

<i>SERFF Tracking Number:</i>	<i>PRUD-127719601</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pruco Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>IUL-2011 ET AL-JSAR</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>IUL-2011 ETAL</i>		
<i>Project Name/Number:</i>	<i>IUL-2011/</i>		

Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: IUL-2011 ETAL

TOI: L09I Individual Life - Flexible Premium
Adjustable Life

Sub-TOI: L09I.101 External Indexed - Single
Life

Filing Type: Form

SERFF Tr Num: PRUD-127719601 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num:
Closed

Co Tr Num: IUL-2011 ET AL-JSAR State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/14/2012

Authors: Diane Barrios, David
Collier, Susan Eckler-Kerns,
Rozelyn Hayes, David Koonce, Gil
Ortiz, Eula Armstrong, John
Steiniger, Genetta Williams, Karen
Finn, Josephine Santangelo

Date Submitted: 06/07/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: IUL-2011

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Eula Armstrong

Filing Description:

We enclose the following forms for filing:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 02/29/2012

Domicile Status Comments: Approved in our
Home State, Arizona.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/14/2012

State Status Changed: 06/14/2012

Created By: Diane Barrios

Corresponding Filing Tracking Number:

SERFF Tracking Number: PRUD-127719601 State: Arkansas
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Project Name/Number: IUL-2011/

IUL-2011 Flexible Premium Universal Life Insurance Policy with Indexed Feature
ORD 96200-2012 Indexed UL Indexed Universal Life Insurance Supplement
ORD 96200-2012AP Indexed UL Indexed Universal Life Insurance Supplement
VL 100 B-2011 Rider for Payment of Invested Premium Amount Benefit Upon Insured's Total Disability
PLI 496-2011 Rider for Payment of An Additional Amount Upon Surrender

We plan to introduce these forms in the third quarter of 2012.

IUL-2011 is a new form and will not replace any existing form. The form is a flexible premium universal life insurance policy with an indexed feature. Many of the provisions in this policy are the same or substantially similar to the provisions in our other approved flexible premium universal life policy forms. This policy can provide for one or more indexed accounts. Index Interest is determined by a formula that is based on the values of a designated index. Information on the indexed account(s) available under this policy is included in the contract data pages.

The Indexed Universal Life Insurance Supplement is a new form and will not replace any existing form. The supplement form will be included with the individual life insurance application for this policy and will be used to provide instructions for transfers into the Indexed Account. Form 96200-2012AP Indexed UL is the computer-produced version of the form and form ORD 96200-2012 Indexed UL is the standalone version of the supplement that will be used with the application. The only difference in the standalone form is the inclusion of a separate signature line for use when it is completed separately from the application.

VL 100 B-2011 is a new form and will not replace any existing form. . The form provides for payment of an invested premium amount benefit upon the Insured's total disability. This form will be available at issue for use with our new flexible premium universal life policy with an indexed feature. The new form is similar to our previously approved rider (form VL 100 B4-2010 Approved 11/5/10 State TR#47208) with a change to include reference to payment of invested premium amounts into both the contract fund and the minimum contract fund for the policy while the Insured is totally disabled.

PLI 496-2011 is a new form and will not replace any existing form. The form provides for payment of an additional amount upon surrender if all the conditions of this rider are satisfied. This form will be available at issue for use with our new flexible premium universal life policy with an indexed feature. The new form is similar to our previously approved rider (form PLI 496-2005 Approved 8/24/05 State TR#30286) with changes for use with this policy to eliminate the references to increase segments and to include the minimum contract fund in the death benefit description.

Other previously approved supplemental benefits and optional rider forms will be made available at issue with this policy. This includes the Rider for Insured's Accidental Death Benefit, Riders For Level Term Insurance Benefit On Dependent Children, Rider for Acceleration of Death Benefit, Rider for Excess Loan Protection and the Waiver of

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Surrender Charge on Confinement to a Nursing Home or Hospice Care Rider.

The new policy forms will be used with our previously approved application forms, ORD 96200-2010 and ORD 84379-2010, et al Approved 09/03/09 PRUD-126225942.

This policy is marketed to the general public with an issue age range of 0 to 85. The policy form will be marketed by our agency staff for its initial introduction. Future sales of this product may also be offered through a specialized group of licensed home office employees and by brokers authorized to sell Pruco Life products who are qualified and trained to sell this product. Internet sites such as www.prudential.com, commercial quoting engines and agent/broker Internet sites will all have information about our new life product and the options/riders that are available with it. The plan is to use the Internet to increase consumer awareness of this product through banner advertisement, content integration agreements, and other partnership agreements that direct consumers to our life product information. Our normal underwriting rules will apply and the commissions and gross premium rates are comparable to those of our other individual products.

In accordance with the regulations of your state, the policy form in this submission will be illustrated.

These forms are submitted in final print and are subject to only minor modification in paper size and stock, ink, border, Company logo and adaptation to computer printing. Variable and illustrative material in the contract data pages has been bracketed.

This is to assure you that the required policy information as described in Ark Code Ann 23-79-138 will be provided to the owner when this policy is issued.

This is to assure you that the Life and Health Guaranty Association Notice required by Regulation 49 will be provided to each policy owner.

This is to assure you that this filing complies with the applicable Regulation 34 requirements and that we will comply with Bulletin 11-83 if rates are changed.

In accordance with a previous agreement between your Department and Pruco, we will include on our claim form (COMB 38) the following wording in Arkansas so that we are in compliance with Arkansas code section 23-81-118, supplemented by Bulletin 15-79.

If payment is made after 30 days from the day we receive proof of death of the insured, life insurance death benefits payable under policies issued in Arkansas will include interest at the rate of 8 percent per year.

If you have any questions, please call me toll-free at (888)-800-8244, or contact me via e-mail at

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Adjustable Life
Product Name: IUL-2011 ETAL
Project Name/Number: IUL-2011/

John.Steiniger@Prudential.com.

State Narrative:

Company and Contact

Filing Contact Information

John Steiniger, Second Vice President
Individual Insurance Group
213 Washington Street
Newark, NJ 07102-2992

John.Steiniger@Prudential.com
973-802-6104 [Phone]
973-367-8134 [FAX]

Filing Company Information

Pruco Life Insurance Company
751 Broad Street
Newark, NJ 07102-3777
(973) 802-6000 ext. [Phone]

CoCode: 79227
Group Code: 304
Group Name:
FEIN Number: 22-1944557

State of Domicile: Arizona
Company Type: Life
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: \$50.00 Per Form x 5 forms = \$250.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$250.00	06/07/2012	59911506

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Product Name:	IUL-2011 ETAL		
Project Name/Number:	IUL-2011/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/14/2012	06/14/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Memo of Variability	Eula Armstrong	06/07/2012	06/07/2012

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Disposition

Disposition Date: 06/14/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Adjustable Life

Product Name: IUL-2011 ETAL

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Monthly Per \$1000		Yes
Supporting Document	Illustration		Yes
Supporting Document	Contract Summary Disclosure		Yes
	Certification		
Supporting Document	Agent Education Certification		Yes
Supporting Document	Memo of Variability		Yes
Form	Flexible Premium Universal Life		Yes
	Insurance Policy with Indexed Feature		
Form	RIDER FOR PAYMENT OF AN		Yes
	ADDITIONAL AMOUNT UPON		
	SURRENDER		
Form	RIDER FOR PAYMENT OF INVESTED		Yes
	PREMIUM AMOUNT BENEFIT UPON		
	INSURED'S TOTAL DISABILITY		
Form	INDEXED UNIVERSAL LIFE		Yes
	INSURANCE SUPPLEMENT		
Form	INDEXED UNIVERSAL LIFE		Yes
	INSURANCE SUPPLEMENT		

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Amendment Letter

Submitted Date: 06/07/2012

Comments:

Amended to include the Memo of Variability.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Memo of Variability

Comment:

Memorandum of Variability for IUL Filing - 2-15-2012 final.pdf

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Form Schedule

Lead Form Number: IUL-2011

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IUL-2011	Policy/Cont Flexible Premium ract/Fratern Universal Life al Insurance Policy with Certificate Indexed Feature	Initial		55.200	IUL-2011 for AR.pdf
	PLI 496- 2011	Policy/Cont RIDER FOR ract/Fratern PAYMENT OF AN al ADDITIONAL Certificate: AMOUNT UPON Amendmen SURRENDER t, Insert Page, Endorseme nt or Rider	Initial		53.100	PLI 496- 2011.pdf
	VL 100 B- 2011	Policy/Cont RIDER FOR ract/Fratern PAYMENT OF al INVESTED Certificate: PREMIUM AMOUNT Amendmen BENEFIT UPON t, Insert INSURED'S TOTAL Page, DISABILITY Endorseme nt or Rider	Initial		44.600	VL 100 B- 2011.pdf
	ORD 96200- 2012 Indexed UL	Application/INDEXED Enrollment UNIVERSAL LIFE Form INSURANCE SUPPLEMENT	Initial		36.100	ORD_96200I UL- 2010_122711 _Prefilled.pdf
	ORD 96200- 2012AP Indexed UL	Application/INDEXED Enrollment UNIVERSAL LIFE Form INSURANCE SUPPLEMENT	Initial		36.100	ORD_96200- 2012AP_0103 12_Prefilled.p df



Pruco Life Insurance Company
213 Washington Street, Newark, NJ 07102
A Prudential Company

Insured JOHN DOE

XX XXX XXX **Policy Number**
APR 1, 2012 **Contract Date**

Agency R-NK 1

Flexible Premium Universal Life Insurance Policy with Indexed Feature. Insurance payable only upon death. Cash values reflect premium payments, interest credited to the contract fund, index interest on the indexed account(s), and charges. While the values of the policy may be affected by an external index, the policy does not directly participate in any stock, bond or equity investments and the value of any external index does not reflect the payment of dividends. Non-participating.

We will promptly pay the beneficiary the death benefit described under the Death Benefit provision of this contract if we receive due proof that the Insured died. We make this promise subject to all the provisions of this contract.

The death benefit amount and duration depend on the death benefit option, the payment of premiums, any interest credited to the contract fund, any index interest on the indexed account(s), and the charges made. (See Death Benefit Provisions.)

The cash value may increase or decrease daily, depending on the payment of premiums, any interest credited to the contract fund, any index interest on the indexed account(s), and the charges made. There is no guaranteed minimum cash value.

If there is ever a question about this contract, please see a Pruco Life Insurance Company representative or contact one of our offices.

Right to Cancel Contract

You may return this contract to us on or before the tenth day after the delivery of the contract. All you have to do is take the contract or mail it to one of our offices or to the representative who sold it to you. It will be canceled and we will return your money in accordance with applicable law.

Signed for Pruco Life Insurance Company,
an Arizona Corporation.

Secretary

President

PLEASE READ YOUR POLICY CAREFULLY; it is a legal contract between you and Pruco Life Insurance Company.

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A copy of the application and any riders or endorsements can be found at the end of the contract.

(This page intentionally left blank.)

PROCESSING DATE: [XXX XX, XXXX]

CONTRACT DATA

Insured's Information

[JOHN DOE] [Male], Issue Age [35]

Rating Class

[Nonsmoker]

Basic Contract Information

Policy Number	[xx xxx xxx]
Contract Date	[April 1, 2012]
Premium Period	During the life of the Insured up to attained age 121
Beneficiary	[MARY DOE, wife]
Loan Interest Rate	4.00%
Preferred Loan Interest Rate	3.25%
Guaranteed Minimum	
Contract Fund Interest Rate	1.00% (0.00272616% a day)

Type of Death Benefit (see Death Benefit Provisions)

[Type A]

Life Insurance on the Insured

Basic Insurance Amount	[\$100,000.00]
------------------------	----------------

Minimum Initial Premium

The minimum initial premium due on the Contract Date is [\$62.82].

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Contract Limitations

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [\$100,000.00.]

The minimum decrease in Basic Insurance Amount is \$5,000.00.

The minimum amount you may withdraw is \$250.00.

Adjustments to Premium Payments

From each premium paid we will:

subtract a premium-based administrative charge of up to 3.75% of the premium paid.

subtract a charge for sales expenses at a rate of up to 8% of the premium paid.

The remainder of the premium is the invested premium amount.

Adjustments to the Contract Fund

On the Contract Date the contract fund is equal to the invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any invested premium amounts.

adding guaranteed interest to amounts in the Basic Interest Account at an effective annual rate of 2% (0.00542552% a day) on that portion of the contract fund that is not in an Indexed Account (see Indexed Accounts and Loans).

adding any excess interest to amounts in the Basic Interest Account at an effective annual rate that Pruco Life declares. (We will not credit excess interest to the amount of any loan or to amounts in any Indexed Account.)

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

adding any guaranteed interest to amounts in the Indexed Account(s) at an effective annual and daily rate equal to the Guaranteed Minimum Index Growth Floor for the Indexed Account(s).

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses at an effective annual rate of up to 0.72% (0.0598% a month) of the contract fund (excluding the amount of any loan).

subtracting a monthly charge for administrative expenses of up to: [0.13] per \$1,000 of the basic insurance amount plus \$20.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

And on each segment maturity date, we will adjust the contract fund by:

adding any Index Interest on the Indexed Account(s).

Schedule of Maximum Surrender Charges

For a full surrender of the contract, the maximum charge we will deduct from the contract fund and the minimum contract fund is shown below.

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[1]	[\$815.00]
[2]	[\$733.50]
[3]	[\$652.00]
[4]	[\$570.50]
[5]	[\$489.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]
POLICY NO. [XX XXX XXX]

CONTRACT DATA CONTINUED

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[6]	[\$407.50]
[7]	[\$366.75]
[8]	[\$326.00]
[9]	[\$285.25]
[10]	[\$244.50]
[11]	[\$203.75]
[12]	[\$163.00]
[13]	[\$122.25]
[14]	[\$81.50]
[15]	[\$40.75]
[16] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

Initial Allocation of Transfers from the Basic Interest Account

Basic Interest Account:	[0%]
[S & P 500 Indexed Account]:	[100%]

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

S & P 500 Indexed Account

Type: Annual Point-to-Point with Cap

Index: S&P 500® (exclusive of dividends) *

Transfer Date: The 15th day of each calendar month following the contract date

Guaranteed Minimum Participation Rate: 100%

Guaranteed Minimum Index Growth Floor: 0%

Guaranteed Minimum Index Growth Cap: 3%

Segment Start Date: The date money is transferred into an Indexed Account from the Basic Interest Account

Segment Duration: One year

Segment Maturity Date: One year from the Segment Start Date

Index Interest: On each Segment Maturity Date we will determine the Index Interest as the initial amount allocated to the Segment, less amounts withdrawn or deducted, times the Index Growth Rate minus the Guaranteed Minimum Index Growth Floor. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not less than (d) and not greater than (e), where:

- (a) = the Index value on the Segment Maturity Date
- (b) = the Index value on the Segment Start Date
- (c) = the Participation Rate
- (d) = the Index Growth Floor
- (e) = the Index Growth Cap

For the purpose of computing Index Interest, if the initial amount allocated to the Segment, less amounts withdrawn or deducted, is less than zero, we will consider it to be zero.

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

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END OF CONTRACT DATA

TABLE(S)

Table of No-Lapse Guarantee Values

The amounts below are not cash amounts that you can realize by surrendering the contract, nor are they death benefits payable. They are amounts used solely to determine whether the contract is protected against default on a monthly date as described under No-Lapse Guarantee.

These values are used to determine the no-lapse guarantee as described under No-Lapse Guarantee. The values on contract anniversaries are shown below. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

The No-Lapse Guarantee period is the first [30] contract years.

Contract Anniversary	No-Lapse Guarantee Value
Contract Date	[\$0.00]
[1st]	[\$718.94]
[2nd]	[\$1,459.45]
[3rd]	[\$2,222.17]
[4th]	[\$3,007.78]
[5th]	[\$3,816.95]
[6th]	[\$4,650.40]
[7th]	[\$5,508.85]
[8th]	[\$6,393.06]
[9th]	[\$7,303.79]
[10th]	[\$8,241.84]
[11th]	[\$9,208.04]
[12th]	[\$10,203.22]
[13th]	[\$11,228.26]
[14th]	[\$12,284.05]
[15th]	[\$13,371.51]
[16th]	[\$14,491.60]
[17th]	[\$15,645.29]
[18th]	[\$16,833.59]
[19th]	[\$18,057.54]
[20th]	[\$19,318.21]
[21st]	[\$24,604.17]
[22nd]	[\$26,200.29]
[23rd]	[\$27,844.29]
[24th]	[\$29,537.61]
[25th]	[\$31,281.73]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Anniversary	No-Lapse Guarantee Value
[26th]	[\$33,078.17]
[27th]	[\$34,928.51]
[28th]	[\$36,834.36]
[29th]	[\$38,797.38]
[30th]	[\$40,819.29]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk

Contract Year	Maximum Monthly Rate	Contract Year	Maximum Monthly Rate
[1]	[0.09333]	[34]	[1.75917]
[2]	[0.09750]	[35]	[1.91917]
[3]	[0.10333]	[36]	[2.10583]
[4]	[0.11083]	[37]	[2.33250]
[5]	[0.11750]	[38]	[2.59750]
[6]	[0.12667]	[39]	[2.87667]
[7]	[0.13750]	[40]	[3.17667]
[8]	[0.15083]	[41]	[3.50333]
[9]	[0.16667]	[42]	[3.87167]
[10]	[0.18417]	[43]	[4.30000]
[11]	[0.20333]	[44]	[4.79750]
[12]	[0.22250]	[45]	[5.35500]
[13]	[0.23833]	[46]	[5.97667]
[14]	[0.25083]	[47]	[6.65250]
[15]	[0.26667]	[48]	[7.36833]
[16]	[0.28750]	[49]	[8.15000]
[17]	[0.31417]	[50]	[9.01917]
[18]	[0.34667]	[51]	[9.98583]
[19]	[0.38417]	[52]	[11.04917]
[20]	[0.43167]	[53]	[12.19833]
[21]	[0.48500]	[54]	[13.42000]
[22]	[0.54000]	[55]	[14.70167]
[23]	[0.59333]	[56]	[15.97833]
[24]	[0.64667]	[57]	[17.23500]
[25]	[0.70917]	[58]	[18.55167]
[26]	[0.78500]	[59]	[19.94000]
[27]	[0.87750]	[60]	[21.40250]
[28]	[0.98500]	[61]	[22.85083]
[29]	[1.10250]	[62]	[24.26500]
[30]	[1.22500]	[63]	[25.77167]
[31]	[1.35250]	[64]	[27.37833]
[32]	[1.48167]	[65]	[29.09250]
[33]	[1.61667]	[66]	[30.73000]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Year	Maximum Monthly Rate	Contract Year	Maximum Monthly Rate
[67]	[32.18250]	[77]	[52.48583]
[68]	[33.72750]	[78]	[55.23583]
[69]	[35.37000]	[79]	[58.14583]
[70]	[37.10583]	[80]	[61.22083]
[71]	[38.93417]	[81]	[64.46917]
[72]	[40.87500]	[82]	[67.89667]
[73]	[42.93417]	[83]	[71.51083]
[74]	[45.11917]	[84]	[75.31667]
[75]	[47.43500]	[85]	[79.30583]
[76]	[49.88750]	[86]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we will consider the need to change the rates we charge. We describe the factors we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Attained Age Factors

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

Contract Year	Factors	Contract Year	Factors
[1]	[4.81]	[31]	[1.84]
[2]	[4.65]	[32]	[1.79]
[3]	[4.49]	[33]	[1.75]
[4]	[4.33]	[34]	[1.70]
[5]	[4.18]	[35]	[1.66]
[6]	[4.04]	[36]	[1.62]
[7]	[3.90]	[37]	[1.58]
[8]	[3.77]	[38]	[1.55]
[9]	[3.64]	[39]	[1.51]
[10]	[3.52]	[40]	[1.48]
[11]	[3.40]	[41]	[1.45]
[12]	[3.29]	[42]	[1.42]
[13]	[3.19]	[43]	[1.39]
[14]	[3.08]	[44]	[1.36]
[15]	[2.98]	[45]	[1.34]
[16]	[2.88]	[46]	[1.32]
[17]	[2.79]	[47]	[1.29]
[18]	[2.70]	[48]	[1.27]
[19]	[2.62]	[49]	[1.25]
[20]	[2.53]	[50]	[1.24]
[21]	[2.46]	[51]	[1.22]
[22]	[2.38]	[52]	[1.20]
[23]	[2.31]	[53]	[1.19]
[24]	[2.24]	[54]	[1.18]
[25]	[2.18]	[55]	[1.17]
[26]	[2.11]	[56]	[1.16]
[27]	[2.05]	[57]	[1.15]
[28]	[1.99]	[58]	[1.14]
[29]	[1.94]	[59]	[1.13]
[30]	[1.89]	[60]	[1.12]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Year	Factors	Contract Year	Factors
[61]	[1.11]	[75]	[1.05]
[62]	[1.11]	[76]	[1.05]
[63]	[1.10]	[77]	[1.05]
[64]	[1.10]	[78]	[1.04]
[65]	[1.09]	[79]	[1.04]
[66]	[1.09]	[80]	[1.04]
[67]	[1.08]	[81]	[1.04]
[68]	[1.08]	[82]	[1.03]
[69]	[1.07]	[83]	[1.03]
[70]	[1.07]	[84]	[1.03]
[71]	[1.07]	[85]	[1.03]
[72]	[1.06]	[86]	[1.02]
[73]	[1.06]	[87]	[1.00]
[74]	[1.06]		

END OF TABLE(S)

DEFINITIONS

We, our, us, the Company and **Pruco Life**. - Pruco Life Insurance Company.

You and **Your**. - The owner(s) of the contract.

Insured. - The person named as the Insured on the first page. He or she need not be the owner.

Issue Date. - The contract date shown on the first page.

Anniversary or **contract anniversary**. - The same day and month as the contract date in each later year.

Contract Year. - A year that starts on the contract date or on an anniversary.

Monthly Date. - The contract date and the same day as the contract date in each later month.

Contract Month. - A month that starts on a monthly date.

THE CONTRACT

Entire Contract

This policy and any attached copy of a rider, endorsement, and application, including an application requesting a change, form the entire contract. We assume that all statements in an application are made to the best of the knowledge and belief of the person(s) who make them; in the absence of fraud, they are deemed to be representations and not warranties. We rely on those statements when we issue the contract and when we change it. We will not use any statement, unless made in an application, to try to void the contract, to contest a change, or to deny a claim.

Contract Modifications

Only a Pruco Life officer with the rank or title of vice president may agree to modify this contract, and then only in writing.

Incontestability

Except for non-payment of enough premium to prevent your policy from lapsing (see Default), we will not contest this contract after it has been in force during the Insured's lifetime for two years from the issue date.

OWNERSHIP

Unless a different owner is named in the application, the owner of the contract is the Insured. If a different owner is named, we will show that owner in an endorsement to the contract. This ownership arrangement will remain in effect unless you ask us to change it.

You may change the ownership of the contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request in a form that meets our needs, and the contract if we ask for it, we will file and record the change, and it will take effect as of the date you signed the request.

While the insured is living, the owner alone is entitled to any contract benefit and value, and to the exercise of any right and privilege granted by the contract or by us.

DEATH BENEFIT PROVISIONS

We will pay a benefit to the beneficiary at the Insured's death if this contract is in force at the time of that death; that is, if it has not been surrendered and it is not in default past the grace period.

If the contract is not in default, the amount we will pay will be the death benefit determined as of the date of the Insured's death reduced by any contract debt (described under Loans).

If the contract is in default, and the Insured's death occurs in the grace period (described under Default), we will pay the death benefit reduced by any contract debt and the amount needed to pay charges through the date of death.

If the Insured's death occurs past the grace period, no death benefit is payable.

Death Benefit

This contract has a Type A or Type B death benefit. We show the type of death benefit that applies to this contract under Type of Death Benefit.

If this contract has a Type A death benefit, the death benefit on any date is equal to the greater of: (1) the basic insurance amount, and (2) the greater of the contract fund and the minimum contract fund before deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

If this contract has a Type B death benefit, the death benefit on any date is equal to the greater of: (1) the basic insurance amount plus the greater of the contract fund and the minimum contract fund before deduction of any monthly charges due on that date, and (2) the greater of the contract fund and the minimum contract fund before deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

For the purpose of computing the death benefit, if either the contract fund or the minimum contract fund is less than zero we will consider it to be zero. Your basic insurance amount and attained age factors are shown in the contract data pages.

Additional Death Benefits

This contract may provide additional benefits, which may be payable on an Insured's death. If it does, they will be listed on a contract data page, and a form describing the benefit will be included in this contract. Any such benefit will be payable only if the contract is not in default past the grace period at the time of the death.

Method of Payment

You may choose to have any death benefit paid in a single sum or under one of the optional modes of settlement shown in the Settlement Options provision.

Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two years from the Issue Date, this contract will end and we will return the premiums paid less any contract debt and less any withdrawals.

Interest on Death Benefit

Any death benefit described above will be credited with interest. The amount will be the greater of: (1) interest calculated in accordance with applicable laws, and (2) interest calculated from the date of death at a rate declared by Pruco Life.

DECREASE IN BASIC INSURANCE AMOUNT

You may decrease the basic insurance amount, subject to our approval and all these conditions and the paragraphs that follow:

1. You must ask for the decrease in a form that meets our needs.
2. The amount of a decrease must be at least equal to the minimum decrease in basic insurance amount shown under Contract Limitations in the contract data pages.
3. The basic insurance amount after a decrease must be at least equal to the minimum basic insurance amount shown under Contract Limitations in the contract data pages.
4. If we ask you to do so, you must send us the contract to be endorsed.
5. The contract must not be in default.
6. You may not decrease the basic insurance amount if any surrender charge on the decrease exceeds the amount in your contract fund less the administrative charge (shown under Adjustments to the Contract Fund) for the decrease.

We may decline the decrease if we determine it would cause the contract to fail to qualify as life insurance under the applicable tax law. A decrease will take effect only if we approve your request for it at our Home Office and will take effect on the date we approve it. If we approve the change, we will recompute the contract's charges and values in the appropriate tables. A decrease in the basic insurance amount may also affect the amount of any extra benefits this contract might have. We will send you new contract data pages showing the amount and effective date of the decrease and the recomputed charges and values. If the Insured is not living on the effective date, the change will not take effect. We may deduct the administrative charge (shown under Adjustments to the Contract Fund) for the decrease.

Surrender Charge on Decreases

We will reduce the basic insurance amount by the amount of the decrease. To determine the surrender charge associated with the decrease, we multiply the surrender charge (see Schedule of Maximum Surrender Charges) by the amount of the decrease, and divide by the basic insurance amount before the decrease.

COST OF INSURANCE

On each monthly date, we will deduct a charge for the cost of insurance from the contract fund and the minimum contract fund. To determine the maximum charge for the cost of insurance, we use the following method:

We determine the maximum cost of insurance rate for the basic insurance amount shown in the contract data pages using the maximum monthly rate shown under the Table of Maximum Monthly Insurance Rates. We then multiply the rate by the net amount at risk (see Contract Fund) divided by \$1,000 to compute the maximum charge for the cost of insurance.

CHANGING THE TYPE OF DEATH BENEFIT

This contract has a Type A or Type B death benefit (see Death Benefit). Subject to our approval, you may change the type of death benefit. We will adjust the basic insurance amount so that the death benefit immediately after the change will remain the same as the death benefit immediately before the change.

Type A to B

If you are changing from a Type A to a Type B death benefit, we will reduce the basic insurance amount by the contract fund on the date the change takes effect.

Type B to A

If you are changing from a Type B to a Type A death benefit, we will increase the basic insurance amount by the contract fund on the date the change takes effect.

We may deduct from the contract fund and the minimum contract fund the administrative charge shown for decreases in the basic insurance amount under Adjustments to the Contract Fund. If the change in the type of death benefit results in a reduction in the basic insurance amount, the basic insurance amount after the decrease must be at least equal to the minimum basic insurance amount, which we show under Contract Limitations in the contract data pages. We may deduct from the contract fund and the minimum contract fund a surrender charge for a reduction in the basic insurance amount as described in the Decrease In Basic Insurance Amount provision.

A change in the type of death benefit will take effect only if we approve your request at our Home Office. If we approve the change, we will recompute the contract's charges, values and limitations shown in the contract data pages. The change will take effect on the monthly date that coincides with or next follows the date we approve your request. We will send you new contract data pages showing the amount and effective date of the change in basic insurance amount and the recomputed charges, values and limitations.

Your request for a change must be in a form that meets our needs. We may require you to send us this contract before we make the change.

BENEFICIARY

You may designate or change a beneficiary by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request, and the contract if we ask for it, we will file and record the change and it will take effect as of the date you signed the request. But if we make any payment(s) before we receive the request, we will not have to make the payment(s) again. Any beneficiary's interest is subject to the rights of any assignee we know of.

When a beneficiary is designated, any relationship shown is to the Insured, unless otherwise stated. To show priority, we may use numbered classes, so that the class with first priority is called class 1, the class with next priority is called class 2, and so on. When we use numbered classes, these statements apply to beneficiaries unless the form states otherwise:

1. One who survives the Insured will have the right to be paid only if no one in a prior class survives the Insured.
2. One who has the right to be paid will be the only one paid if no one else in the same class survives the Insured.
3. Two or more in the same class who have the right to be paid will be paid in equal shares.
4. If none survives the Insured, we will pay in one sum to the Insured's estate.

Before we make a payment, we have the right to decide what proof we need of the identity, age, or other facts about any persons designated as beneficiaries. If beneficiaries are not designated by name and we make payment(s) based on that proof, we will not have to make the payment(s) again.

PREMIUM PAYMENT

Payment of Premiums

The minimum initial premium shown in the contract data pages is due on or before the contract date. There is no insurance under this contract until that premium is paid. We may require an additional premium if adjustments to premium payments plus any contract fund charges due on or before the payment date exceeds the minimum initial premium. A premium may be paid at our Home Office or to any of our authorized representatives.

Subject to the limitations below, additional premiums may be paid at any time during the Insured's lifetime up to attained age 121 as long as the contract is not in default beyond the grace period. All premiums after the first shall be payable in advance. We will give a signed receipt upon request. The minimum premium we will accept is shown on a contract data page. We have the right to refuse to accept a premium payment that would in our opinion cause this contract to fail to qualify as life insurance under applicable tax law. We also have the right to refuse to accept any payment that increases the death benefit by more than it increases the contract fund.

Invested Premium Amount

The invested premium amount is the portion of each premium you pay that we add to the contract fund and the minimum contract fund. It is equal to the premium paid minus the adjustments to premium payments shown on a contract data page.

Crediting the Initial Premium Payment

If we receive the first premium payment on or before the contract date, we will credit the invested premium amount to the contract fund and the minimum contract fund on the contract date.

If we receive the first premium payment after the contract date, we will credit the premium amount to the contract fund and the minimum contract fund on the payment date.

Allocations

We will allocate 100% of any invested premium into the Basic Interest Account. No index interest will be credited to the Basic Interest Account. Amounts may be transferred from the Basic Interest Account to an indexed account as described under Transfers.

CONTRACT FUND

When you make your first premium payment, the invested premium amount, less any charges due on or before that day, becomes your contract fund. Amounts are added to and subtracted from the contract fund as shown under Adjustments to the Contract Fund in the contract data pages. The contract fund is used to pay charges under this contract and will determine, in part, whether this contract will remain in force or go into default. The contract fund is also used to determine your loan and surrender values, the amount you may withdraw, and the death benefit.

Minimum Contract Fund

On the Contract Date, the minimum contract fund is equal to the invested premium amount credited on that date, minus any of the charges described under Adjustments to the Contract Fund which may be due on that date.

On each day after the Contract Date, we adjust the minimum contract fund by adding any invested premium amounts and adding guaranteed interest to amounts in the minimum contract fund at an effective annual and daily rate equal to the guaranteed minimum contract fund interest rate shown in the contract data pages and subtracting any withdrawals and any administrative charges described under Adjustments to the Contract Fund which may be due on that date.

On each monthly date, we will adjust the minimum contract fund by subtracting a monthly charge for administrative expenses and a charge for the cost of insurance as described under Adjustments to the Contract Fund.

We will not deduct charges based on a percentage of the contract fund in the determination of the minimum contract fund.

Cash Value

The cash value at any time is the greater of the contract fund and the minimum contract fund less any surrender charge. We show the maximum surrender charge in the Schedule of Maximum Surrender Charges.

Net Cash Value

The net cash value at any time is the cash value less any contract debt.

If the contract is in default, the net cash value is zero.

Net Amount at Risk

The net amount at risk is used to determine the cost of insurance as described under Adjustments to the Contract Fund. It is equal to the death benefit (see Death Benefit) minus the greater of the contract fund and the minimum contract fund.

Deductions From the Contract Fund

Charges and withdrawals deducted from the contract are described under Adjustments to the Contract Fund, Decrease in Basic Insurance Amount, Cost of Insurance, Changing the Type of Death Benefit, and Withdrawals. When making such deductions, we will first reduce the Basic Interest Account portion of the contract fund and then, if needed, we will reduce the most recently created index segments. If multiple index segments were created on the same date, we will reduce such segments proportionally.

DEFAULT

Excess Contract Debt Default

If contract debt ever grows to be equal to or more than the cash value, the contract will have excess contract debt and will be in default.

Cash Value Default

On each monthly date, we will determine the cash value. If the cash value is greater than zero and the contract has no excess contract debt, the contract will remain in force until the next monthly date. If the cash value is zero or less, the contract is in default unless it remains in force under the No-Lapse Guarantee.

Notice of Default

If the contract is in default, we will mail you a notice stating the amount we will need to keep the contract in force. That amount will equal a premium which we estimate will keep the contract in force for three months from the date of default. We grant a 61-day grace period from the date we mail the notice to pay this amount. The contract will remain in force during this period. If that amount is not paid to us by the end of the 61-day grace period, the contract will end and have no value.

NO-LAPSE GUARANTEE

On each monthly date during the No-Lapse Guarantee period shown under the Table of No-Lapse Guarantee Values, and while the contract is in force, we will:

1. Accumulate premium payments at 3% annual interest from the Monthly Date on or preceding the date of receipt;
2. Accumulate any withdrawal amounts at 3% annual interest; and
3. If the contract was previously reinstated (see Reinstatement), accumulate at 3% annual interest any loan amount at the time of default.

We then subtract amounts 2 and 3 from amount 1 and compare the result to the values shown in or derived from the Table of No-Lapse Guarantee Values for such monthly date. If the result is equal to or greater than the appropriate value and the contract has no excess contract debt, the contract will remain in force until the next monthly date. If the result is less than the appropriate value and any of the events described under Default have occurred, the contract is in default as described under Default.

The No-Lapse Guarantee will not prevent the contract from being in default for excess contract debt.

The Table of No-Lapse Guarantee Values shows such values on contract anniversaries. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

REINSTATEMENT

If this contract ends without value, as described under Default, you may reinstate it. The following conditions must be satisfied:

1. The contract must not have been in default for more than 5 years.
2. You must prove to us that the Insured is insurable for the contract.
3. You must pay us a charge equal to: (a) an amount, if any, required to bring the cash value to zero on the date the contract went into default, plus (b) any deductions required during the grace period following the date of default, plus (c) a premium that we estimate will be sufficient after deduction of the charges shown under Adjustments to Premium Payments to cover deductions from the contract fund for three monthly dates starting on the date of reinstatement.
4. Any existing contract debt on the date of default will be canceled and will not be reinstated. The amount of any existing contract debt on the date of default will not be included in the contract fund or the minimum contract fund after reinstatement.

The date of reinstatement will be the date we approve your request. We will deduct all required charges from your payment and put the balance in your contract fund. If we approve the reinstatement, we will credit the contract fund with a refund of that part of any surrender charge deducted at the time of default which would have been charged if the contract were surrendered immediately after reinstatement. The amount of your minimum contract fund on reinstatement will equal the amount of the minimum contract fund on the lapse date less the amount of any contract debt plus the amount of the net reinstatement payment.

Any amounts paid or credited upon reinstatement will be allocated to the Basic Interest Account.

SURRENDER

You may surrender this contract for its net cash value (see Contract Fund). To do so, you must ask us in a form that meets our needs. We may require you to send us the contract.

We will usually pay any net cash value within seven days after we receive your request and the contract (if we require it) at our Home Office. But we have the right to postpone paying it for up to six months. If we do so for more than thirty days, we will pay interest at the rate of 3% a year.

WITHDRAWALS

You may make withdrawals from the contract subject to all these conditions and the paragraph that follows:

1. You must ask for the withdrawal in a form that meets our needs.
2. The contract fund less any surrender charge and less any contract debt after withdrawal may not be less than or equal to zero after deducting (a) any charges associated with the withdrawal and (b) an amount that we estimate will be sufficient to cover the contract fund deductions for two monthly dates following the date of withdrawal.
3. You may not withdraw less than the minimum amount shown under Contract Limitations.
4. The basic insurance amount after withdrawals must be at least equal to the minimum basic insurance amount shown under Contract Limitations.

Any amount withdrawn may not be repaid except as a premium subject to charges.

Effect on Contract Fund and Minimum Contract Fund

On the date we approve your request, we will reduce your contract fund and minimum contract fund by the withdrawal amount and the charges listed under Adjustments to the Contract Fund.

We may charge an administrative fee as stated under Adjustments to the Contract Fund.

Effect on Basic Insurance Amount

If you have a Type B death benefit, withdrawals will not affect the basic insurance amount.

If you have a Type A death benefit and the withdrawal would cause the net amount at risk (see Contract Fund) to increase, we will reduce the basic insurance amount and, consequently, your death benefit to offset this increase. The reduction in the basic insurance amount will never be more than the withdrawal amount. If we reduce the basic insurance amount, we will recompute the contract's charges, values, and limitations. We will send you new contract data pages showing these changes. We may also deduct a surrender charge from the contract fund and the minimum contract fund as described in the Decrease In Basic Insurance Amount provision.

We will usually pay any withdrawal amount within seven days after we receive your request and the contract (if we require it) at our Home Office. But we have the right to postpone paying it for up to six months. If we do so for more than thirty days, we will pay interest at the rate of 3% a year.

LOANS

Subject to the requirements of this provision, you may at any time borrow any amount up to the current loan value less any existing contract debt.

Loan Value

If the contract is not in default, the loan value at any time is equal to the cash value.

If the contract is in default, it has no loan value.

Contract Debt

Contract debt at any time means the loan on the contract at that time, plus the interest we have charged that is not yet due and that we have not yet added to the loan.

Loan Requirements

For us to approve a loan, the following requirements must be met: you must assign this contract to us as sole security for the loan, the Insured must be living, and the resulting contract debt must not be more than the loan value.

If there is already contract debt when you borrow from us, we will add the new amount you borrow to that debt.

Interest Charge

We will charge interest daily on any loan. Interest is due on each contract anniversary, or when the loan is paid back, whichever comes first. If interest is not paid when due, we will increase the loan amount by any unpaid interest. Except as stated below, we charge interest at an effective annual rate shown under Loan Interest Rate in the contract data pages.

Preferred Loans

A portion of the amount you may borrow on or after the 10th contract anniversary will be considered a Preferred Loan up to an amount equal to the maximum preferred loan amount described below. Preferred Loans are charged interest at an effective annual rate shown under Preferred Loan Interest Rate in the contract data pages.

Maximum Preferred Loan Amount

The maximum preferred loan amount available starting on the 10th contract anniversary is (A) minus (B), where (A) is the total amount you may borrow, and (B) is the total premiums paid less total withdrawals, if any. If (B) is less than zero, we will consider it to be zero.

Effect on Contract Fund

When you take a loan, the amount of the loan continues to be a part of the contract fund and is credited with interest at an effective rate of 3% per year.

We will first reduce the portion of the contract fund allocated to the Basic Interest Account by the amount you borrow, then by any loan interest that becomes part of the loan if it is not paid when due, and then if needed, the most recently created index segments. If multiple index segments were created on the same date, we will reduce such segments proportionally.

On each monthly date, if there is a contract loan outstanding at any time during the previous month, we will increase the portion of the contract fund in the Basic Interest Account by interest credits accrued on the loan since the last monthly date. When you repay all or part of a loan, we will increase the portion of the contract fund in the Basic Interest Account by the amount of that repayment.

We will not increase the portion of the contract fund allocated to the index segments by loan interest that is paid before we make it part of the loan. We reserve the right to change the manner in which we allocate loan repayments. If we make such a change, we will do so for all contracts like this one. We will send you notice of any change.

Effect on Minimum Contract Fund

When you take a loan, the amount of the loan continues to be a part of the minimum contract fund and is credited with the guaranteed interest rate for the minimum contract fund as described in Minimum Contract Fund.

INDEXED ACCOUNTS

This policy provides for one or more indexed accounts. Information on indexed accounts available under this policy is included in the contract data pages. We reserve the right to add additional indexed accounts. If an index account is added, we will notify you.

Basic Interest Account

All premium payments, reinstatement premiums, loan repayments, loan interest credits, and amounts from matured index segments are deposited in the Basic Interest Account. Amounts in the Basic Interest Account are credited with interest as described in the contract data pages. Amounts are retained in the Basic Interest Account or transferred to an indexed account in accordance with your allocation instructions and the policy provisions governing transfers (see Allocation Instructions and Transfers from the Basic Interest Account).

Index

The index for each indexed account is shown in the contract data pages. No less than one indexed account will be available to you.

Discontinuation of or Substantial Change to an Index

If the index is no longer available or if the index calculation is substantially changed, we reserve the right to substitute a replacement index subject to our discretion and any required regulatory approvals. We also reserve the right to withdraw an indexed account, but no less than one indexed account will be available to you. If an indexed account is withdrawn, we will notify you. If an index is replaced, we will notify you.

Index Value

The index value on any date is the published value of the index, excluding any dividends that may be paid by the firms that comprise the index, as of the close of business on that date. If there is no published closing value for the index on a segment start date or a segment maturity date, we will use the most recent published closing value for the index.

Indexed Account

An account with values that are determined using an index value.

Transfer Dates

Transfer dates are described in the contract data pages. Index segments may be created only on transfer dates.

Allocation Instructions

You must provide us with allocation instructions in a form that meets our needs on or before a transfer date. The initial allocation instructions that you provided to us are shown in the contract data pages. You may not allocate a fractional percentage. Subject to the timing consideration described in the next sentence, we will always use your most recent allocation instructions when considering amounts to be transferred on a transfer date. We also reserve the right not to use allocation instructions received later than two business days prior to a transfer date until the following transfer date.

Segments

Each time a transfer is made from the Basic Interest Account to an indexed account a new index segment is created. The segment start date is the transfer date on which the transfer from the Basic Interest Account is made. The transfer date is shown on the contract data pages for each indexed account. The segment duration and segment maturity dates are shown on the contract data pages for each indexed account. On the segment maturity date, the amounts in the matured index segment are credited with any index interest and then transferred to the Basic Interest Account. Following your allocation instructions, the amount can then be transferred from the Basic Interest Account to an indexed account as a new index segment on that same day.

Participation Rate

The participation rate is a factor used in determining index interest for each index segment. The guaranteed minimum participation rate for each indexed account is shown in the contract data pages. We will determine the participation rate for each segment in advance. The participation rate for each segment will not be lower than the guaranteed minimum participation rate shown in the contract data pages.

Index Growth Floor

The index growth floor is a factor used in determining index interest for each index segment. The guaranteed minimum index growth floor for each indexed account is shown in the contract data pages. We will determine the index growth floor for each segment in advance. The index growth floor may change at our discretion. The index growth floor for each segment will not be lower than the guaranteed minimum index growth floor.

Index Growth Cap

The index growth cap is a factor used in determining index interest for each index segment. The guaranteed minimum index growth cap for each indexed account is shown in the contract data pages. We will determine the index growth cap for each segment in advance. The index growth cap may change at our discretion. The index growth cap for each segment will not be lower than the guaranteed minimum index growth cap.

Index Interest

Index interest is calculated on each segment maturity date using the index value on the segment maturity date, the index value on the segment start date, the participation rate, the index growth floor, and the index growth cap. The method we use to compute interest is shown in the contract data pages for each indexed account.

TRANSFERS

Subject to the limitations described in this policy, you may allocate transfer amounts between the Basic Interest Account and the indexed account(s). Transfers are permitted only on transfer dates and segment maturity dates occurring after the tenth day after you receive this contract. We allocate any transfer amounts based on your most recent instructions. Those instructions may include a holdback amount to be retained in the Basic Interest Account. If a premium payment, loan repayment or reinstatement premium is received within two business days of a transfer date, we reserve the right to delay allocating that payment until the following transfer date.

Transfers From the Basic Interest Account

On each transfer date, if you have sufficient value in the Basic Interest Account, we will transfer amounts to the indexed account(s) in accordance with your most recent instructions. We determine the maximum amount for available transfer in the following manner:

1. On (a) the first transfer date you have sufficient value in the Basic Interest Account, and (b) the final transfer date of each contract year, we will transfer any amount in excess of our estimate of the deductions from the contract fund for the following 12 monthly dates, and
2. On any other transfer date, we will transfer the lesser of (a) any portion of the Basic Interest Account resulting from maturing index segments, premium payments, reinstatement premiums, and loan repayments received by us since the previous transfer date, and (b) any amount in excess of our estimate of the deductions from the contract fund for the following 12 monthly dates. For the purpose of item (a), premium payments, reinstatement premiums, and loan repayments shall include any delayed allocation of such payments received by us within two business days of the previous transfer date as described above.

Transfers From the Indexed Account(s)

On each segment maturity date, the amount in an index segment (after crediting any index interest) is transferred to the Basic Interest Account. That amount is then available for transfer between the Basic Interest Account and indexed segments as described above. In accordance with your most recent instructions, amounts can then transfer that day from the Basic Interest Account to a new index segment.

GENERAL PROVISIONS

Annual Report

Once each contract year we will send you, without charge, a report. It will show: the current death benefit; the amount of the contract fund and the minimum contract fund; the net cash value; any contract debt and the interest rate we are charging; premiums paid, interest credited, index interest, charges deducted, and withdrawals taken since the last report. The report may also show any other data that may be required where this contract is delivered. You may also request a similar illustrative report at any time after the first contract year. We may charge a fee of up to \$25 for providing the illustrative report.

Payment of Death Claim

If we settle this contract in one sum as a death claim we will usually pay the proceeds within seven days after we receive at our Home Office proof of the Insured's death and any other information we need to pay the claim.

Currency

Any money we pay, or that is paid to us, must be in United States currency. Any amount we owe will be payable at our Corporate Office.

Misstatement of Age or Sex

If the Insured's stated age or sex or both are not correct, we will change each benefit and any amount to be paid to what the most recent deductions from the contract fund would have provided at the Insured's correct age and sex.

Assignment

We will not be deemed to know of an assignment unless we receive it, or a copy of it, at our Home Office. We are not obliged to see that an assignment is valid or sufficient. This contract may not be assigned to any employee benefit plan or program without our consent. This contract may not be assigned if such assignment would violate any federal, state, or local law or regulation prohibiting sex distinct rates for insurance.

Change in Plan

You may be able to have this contract changed to another plan of life insurance. Any change may be made only if we consent, and will be subject to conditions and charges that are then determined.

Factors Subject to Change

Subject to the minimums and maximums shown in the contract data pages, the following may change from time to time: (a) charges for sales expenses, administrative expenses, cost of insurance and administrative charges, and (b) indexed account participation rate, growth floor, and growth cap. The rate of any excess interest may also change from time to time. In deciding whether to change any charges, we will periodically consider factors such as mortality, persistency, expenses, taxes, and interest and/or investment experience to see if a change in our assumptions is needed.

Changes in factors will be by class. All changes will be determined only prospectively; that is, we will not recoup prior losses or distribute prior gains by means of these changes.

Non-participating

This contract will not share in our profits or surplus earnings. We will pay no dividends on it.

Applicable Tax Law

This contract has been designed to satisfy the definition of life insurance for Federal income tax purposes under Section 7702 of the Internal Revenue Code of 1986, as amended. We reserve the right, however, to decline any change we determine would cause this contract to fail to qualify as life insurance under the applicable tax law. This includes changing the basic insurance amount, withdrawals, and changing the type of death benefit. We also have the right to change this contract, to require additional premium payments, or to make distributions from this contract to the extent necessary to continue to qualify this contract as life insurance. Finally, we reserve the right to take whatever action is necessary to prevent the contract from becoming a modified endowment contract under Section 7702A of the Internal Revenue Code of 1986 unless you have otherwise indicated to us in writing that you want a modified endowment contract.

Age 121

We discontinue the monthly charges from the contract fund and the minimum contract fund on the first contract anniversary on or following the Insured's 121st birthday. You may continue the contract after that anniversary and it will then continue to operate as described in its provisions (including the Death Benefit and Contract Fund provisions), although you may not make any premium payments and no monthly charges will be deducted from the contract fund and the minimum contract fund. Loans, loan repayments, and withdrawals can continue to be made after age 121. Cash value default may not occur on or following such anniversary. Excess contract debt default may occur if contract debt ever grows to be equal to or more than the cash value (See Default).

BASIS OF COMPUTATION**Mortality Basis and Interest Rate**

We compute maximum monthly insurance rates using:

1. the Commissioners 2001 Standard Ordinary Smoker and Nonsmoker Ultimate Mortality Tables;
2. the issue age, sex, smoker and nonsmoker status, and rating class of the Insured and the length of time since the contract date;
3. age last birthday; and
4. an effective interest rate of 2% a year.

Minimum Legal Values

The cash surrender values provided by this contract are at least as large as those set by law where it is delivered. Where required, we have given the insurance regulator a detailed statement of how we compute values and benefits.

SETTLEMENT OPTIONS

Options Described

You may choose to have the proceeds (that is, any death benefit or any amount payable upon surrender of the contract) paid in a single sum or under one of the optional modes of settlement described below.

If the person who is to receive the proceeds of this contract wishes to take advantage of one of these optional modes, we will furnish, on request, details of the options we describe below or any others we may have available at the time the proceeds become payable.

Option 1 (Instalments for a Fixed Period)

We will make equal payments for up to 25 years. The Option 1 Table shows the minimum amounts we will pay.

Option 2 (Life Income)

We will make equal monthly payments for as long as the person on whose life the settlement is based lives, with payments certain for 120 months. The Option 2 Table shows the minimum amounts we will pay. But, we must have proof of the date of birth of the person on whose life the settlement is based.

Option 3 (Interest Payment)

We will hold an amount at interest. We will pay the interest annually, semi-annually, quarterly, or monthly.

Option 4 (Instalments of a Fixed Amount)

We will make equal annual, semi-annual, quarterly, or monthly payments for as long as the available proceeds provide.

Option 5 (Non-Participating Income)

We will make payments like those of any annuity we then regularly issue that: (1) is based on United States currency; (2) is bought by a single sum; (3) does not provide for dividends; and (4) does not normally provide for deferral of the first payment. Each payment will be at least equal to what we would pay under that kind of annuity with its first payment due on its contract date. If a life income is chosen, we must have proof of the date of birth of any person on whose life the option is based. Option 5 cannot be chosen more than 30 days before the due date of the first payment.

Interest Rate

Payments under Options 1, 3 and 4 will be calculated assuming an effective interest rate of at least 1.5% a year. We may include more interest.

SETTLEMENT OPTIONS TABLES

OPTION 1 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY	
Number of Years	Monthly Payment
1	\$83.90
2	42.26
3	28.39
4	21.45
5	17.28
6	14.51
7	12.53
8	11.04
9	9.89
10	8.96
11	8.21
12	7.58
13	7.05
14	6.59
15	6.20
16	5.85
17	5.55
18	5.27
19	5.03
20	4.81
21	4.62
22	4.44
23	4.28
24	4.13
25	3.99
Multiply the monthly amount by 2.996 for quarterly, 5.981 for semi-annual or 11.919 for annual.	

OPTION 2 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY					
AGE LAST BIRTHDAY	Male	Female	AGE LAST BIRTHDAY	Male	Female
5 and under	\$2.72	\$2.68	48	\$3.72	\$3.51
6	2.73	2.69	49	3.77	3.56
7	2.74	2.69	50	3.83	3.61
8	2.75	2.70	51	3.88	3.66
9	2.76	2.71	52	3.95	3.71
10	2.77	2.72	53	4.01	3.76
11	2.78	2.73	54	4.08	3.82
12	2.79	2.74	55	4.15	3.88
13	2.80	2.75	56	4.22	3.94
14	2.82	2.76	57	4.30	4.01
15	2.83	2.77	58	4.38	4.08
16	2.84	2.78	59	4.47	4.16
17	2.85	2.79	60	4.56	4.24
18	2.87	2.80	61	4.66	4.32
19	2.88	2.81	62	4.76	4.41
20	2.89	2.83	63	4.87	4.50
21	2.91	2.84	64	4.98	4.60
22	2.93	2.85	65	5.10	4.71
23	2.94	2.87	66	5.23	4.82
24	2.96	2.88	67	5.36	4.94
25	2.98	2.90	68	5.49	5.06
26	3.00	2.91	69	5.64	5.19
27	3.01	2.93	70	5.78	5.33
28	3.03	2.94	71	5.94	5.48
29	3.06	2.96	72	6.10	5.63
30	3.08	2.98	73	6.26	5.79
31	3.10	3.00	74	6.43	5.96
32	3.13	3.02	75	6.60	6.14
33	3.15	3.04	76	6.78	6.33
34	3.18	3.07	77	6.95	6.52
35	3.21	3.09	78	7.13	6.71
36	3.23	3.11	79	7.31	6.92
37	3.27	3.14	80	7.49	7.12
38	3.30	3.16	81	7.67	7.33
39	3.33	3.19	82	7.85	7.53
40	3.37	3.22	83	8.02	7.73
41	3.40	3.25	84	8.18	7.93
42	3.44	3.29	85	8.33	8.12
43	3.48	3.32	86	8.48	8.29
44	3.53	3.35	87	8.62	8.46
45	3.57	3.39	88	8.75	8.61
46	3.62	3.43	89	8.87	8.75
47	3.67	3.47	90 and over	8.98	8.88

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Flexible Premium Universal Life Insurance Policy with Indexed Feature. Insurance payable only upon death. Cash values reflect premium payments, interest credited to the contract fund, index interest on the indexed account(s), and charges. While the values of the policy may be affected by an external index, the policy does not directly participate in any stock, bond or equity investments and the value of any external index does not reflect the payment of dividends. Non-participating.

RIDER FOR PAYMENT OF AN ADDITIONAL AMOUNT UPON SURRENDER

Benefit

An Additional Amount may be payable to you upon surrender of this contract for its net cash value if all the conditions of this rider are satisfied.

We determine the Additional Amount at the time we receive your request for surrender in the following manner;

We compute the result of (a) times (b) where (a) is the surrender charge (shown under the Schedule of Maximum Surrender Charges) and (b) is the Additional Amount Factor for the basic insurance amount in effect at the time we receive your request for surrender.

If the net cash value is greater than or equal to zero, the Additional Amount is the amount computed above.

If the net cash value is not greater than or equal to zero, the Additional Amount is the sum of the net cash value and the amount computed above.

The Additional Amount Factors are not guaranteed.

Factors Subject To Change

Additional Amount Factors may change from time to time. In deciding whether to change any Additional Amount Factors, we will periodically consider factors such as mortality, persistency, expenses, taxes and interest and/or investment experience to see if a change in our assumptions is needed. Changes in Additional Amount Factors will be by class. All changes will be determined only prospectively; that is, we will not recoup prior losses or distribute prior gains by means of these changes.

Benefit Charges

A single charge for this benefit is deducted from the contract fund on the contract date. The amount of that charge is shown under Adjustments to the Contract Fund in the contract data pages.

Death Benefit

Item (2) in the sixth and seventh paragraphs under Death Benefit Provisions is replaced with: (2) the greater of the contract fund and the minimum contract fund before deduction of any monthly charges due on that date plus the result of (a) minus (b) where (a) is any Additional Amount described in the Rider For Payment of an Additional Amount Upon Surrender and (b) is the current maximum surrender charge (see Contract Fund), multiplied by the attained age factor that applies. If the result of (a) minus (b) is less than zero, we consider it to be zero.

Conditions

1. This contract must not be in default.
2. You must ask for the surrender in writing in a form that meets our needs.
3. The surrender is not the subject of an exchange pursuant to Section 1035 of the United States Internal Revenue Code.

Termination

This rider will end on the earliest of:

1. the end of the grace period if the contract is in default and the premium required to bring it out of default has not been paid;
2. the date of the contract is surrendered for its net cash value; and
3. the date the contract ends for any other reason.

Rider attached to and made part of this contract on the Contract Date

Pruco Life Insurance Company,

By



Secretary

CONTRACT DATA

Insured's Information

[JOHN DOE] [Male], Issue Age [35]

Rating Class

[Nonsmoker]

Basic Contract Information

Policy Number	[xx xxx xxx]
Contract Date	[April 1, 2012]
Premium Period	During the life of the Insured up to attained age 121
Beneficiary	[MARY DOE, wife]
Loan Interest Rate	4.00%
Preferred Loan Interest Rate	3.25%
Guaranteed Minimum	
Contract Fund Interest Rate	1.00% (0.00272616% a day)

Type of Death Benefit (see Death Benefit Provisions)

[Type A]

Life Insurance on the Insured

Basic Insurance Amount	[\$250,000.00]
------------------------	----------------

Other Benefit(s) on the Insured (see appropriate form for details)

Rider PLI 496 - Rider For Payment of an Additional Amount Upon Surrender.

Minimum Initial Premium

The minimum initial premium due on the Contract Date is [\$124.88].

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Contract Limitations

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [\$250,000.00.]

The minimum decrease in Basic Insurance Amount is \$5,000.00.

The minimum amount you may withdraw is \$250.00.

Adjustments to Premium Payments

From each premium paid we will:

subtract a premium-based administrative charge of up to 3.75% of the premium paid.

subtract a charge for sales expenses at a rate of up to 8% of the premium paid.

The remainder of the premium is the invested premium amount.

Adjustments to the Contract Fund

On the Contract Date the contract fund is equal to the invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any invested premium amounts.

adding guaranteed interest to amounts in the Basic Interest Account at an effective annual rate of 2% (0.00542552% a day) on that portion of the contract fund that is not in an Indexed Account (see Indexed Accounts and Loans).

adding any excess interest to amounts in the Basic Interest Account at an effective annual rate that Pruco Life declares. (We will not credit excess interest to the amount of any loan or to amounts in any Indexed Account.)

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

adding any guaranteed interest to amounts in the Indexed Account(s) at an effective annual and daily rate equal to the Guaranteed Minimum Index Growth Floor for the Indexed Account(s).

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses at an effective annual rate of up to 0.72% (0.0598% a month) of the contract fund (excluding the amount of any loan).

subtracting a monthly charge for administrative expenses of up to:
[\$0.13] per \$1,000 of the basic insurance amount plus \$20.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

subtracting a single charge for Rider For Payment of an Additional Amount Upon Surrender (Rider PLI 496) due on the contract date of [\$187.50].

And on each segment maturity date, we will adjust the contract fund by:

adding any Index Interest on the Indexed Account(s).

Schedule of Maximum Surrender Charges

For a full surrender of the contract, the maximum charge we will deduct from the contract fund and the minimum contract fund is shown below.

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[1]	[\$1,765.00]
[2]	[\$1,588.50]
[3]	[\$1,412.00]
[4]	[\$1,235.50]
[5]	[\$1,059.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[6]	[\$882.50]
[7]	[\$794.25]
[8]	[\$706.00]
[9]	[\$617.75]
[10]	[\$529.50]
[11]	[\$441.25]
[12]	[\$353.00]
[13]	[\$264.75]
[14]	[\$176.50]
[15]	[\$88.25]
[16] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

Initial Allocation of Transfers from the Basic Interest Account

Basic Interest Account:	[0%]
[S & P 500 Indexed Account]:	[100%]

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

S & P 500 Indexed Account

Type: Annual Point-to-Point with Cap

Index: S&P 500® (exclusive of dividends) *

Transfer Date: The 15th day of each calendar month following the contract date

Guaranteed Minimum Participation Rate: 100%

Guaranteed Minimum Index Growth Floor: 0%

Guaranteed Minimum Index Growth Cap: 3%

Segment Start Date: The date money is transferred into an Indexed Account from the Basic Interest Account

Segment Duration: One year

Segment Maturity Date: One year from the Segment Start Date

Index Interest: On each Segment Maturity Date we will determine the Index Interest as the initial amount allocated to the Segment, less amounts withdrawn or deducted, times the Index Growth Rate minus the Guaranteed Minimum Index Growth Floor. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not less than (d) and not greater than (e), where:

- (a) = the Index value on the Segment Maturity Date
- (b) = the Index value on the Segment Start Date
- (c) = the Participation Rate
- (d) = the Index Growth Floor
- (e) = the Index Growth Cap

For the purpose of computing Index Interest, if the initial amount allocated to the Segment, less amounts withdrawn or deducted, is less than zero, we will consider it to be zero.

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

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END OF CONTRACT DATA

TABLE(S)

Table of No-Lapse Guarantee Values

The amounts below are not cash amounts that you can realize by surrendering the contract, nor are they death benefits payable. They are amounts used solely to determine whether the contract is protected against default on a monthly date as described under No-Lapse Guarantee.

These values are used to determine the no-lapse guarantee as described under No-Lapse Guarantee. The values on contract anniversaries are shown below. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

The No-Lapse Guarantee period is the first [30] contract years.

Contract Anniversary	No-Lapse Guarantee Value
Contract Date	[\$0.00]
[1st]	[\$1,429.13]
[2nd]	[\$2,901.13]
[3rd]	[\$4,417.29]
[4th]	[\$5,978.93]
[5th]	[\$7,587.42]
[6th]	[\$9,244.17]
[7th]	[\$10,950.62]
[8th]	[\$12,708.26]
[9th]	[\$14,518.63]
[10th]	[\$16,383.31]
[11th]	[\$18,303.93]
[12th]	[\$20,282.17]
[13th]	[\$22,319.76]
[14th]	[\$24,418.48]
[15th]	[\$26,580.16]
[16th]	[\$28,806.69]
[17th]	[\$31,100.02]
[18th]	[\$33,462.15]
[19th]	[\$35,895.14]
[20th]	[\$38,401.12]
[21st]	[\$52,132.41]
[22nd]	[\$55,514.33]
[23rd]	[\$58,997.71]
[24th]	[\$62,585.59]
[25th]	[\$66,281.11]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Anniversary	No-Lapse Guarantee Value
[26th]	[\$70,087.49]
[27th]	[\$74,008.06]
[28th]	[\$78,046.25]
[29th]	[\$82,205.59]
[30th]	[\$86,489.71]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk

Contract Year	Maximum Monthly Rate	Contract Year	Maximum Monthly Rate
[1]	[0.09333]	[34]	[1.75917]
[2]	[0.09750]	[35]	[1.91917]
[3]	[0.10333]	[36]	[2.10583]
[4]	[0.11083]	[37]	[2.33250]
[5]	[0.11750]	[38]	[2.59750]
[6]	[0.12667]	[39]	[2.87667]
[7]	[0.13750]	[40]	[3.17667]
[8]	[0.15083]	[41]	[3.50333]
[9]	[0.16667]	[42]	[3.87167]
[10]	[0.18417]	[43]	[4.30000]
[11]	[0.20333]	[44]	[4.79750]
[12]	[0.22250]	[45]	[5.35500]
[13]	[0.23833]	[46]	[5.97667]
[14]	[0.25083]	[47]	[6.65250]
[15]	[0.26667]	[48]	[7.36833]
[16]	[0.28750]	[49]	[8.15000]
[17]	[0.31417]	[50]	[9.01917]
[18]	[0.34667]	[51]	[9.98583]
[19]	[0.38417]	[52]	[11.04917]
[20]	[0.43167]	[53]	[12.19833]
[21]	[0.48500]	[54]	[13.42000]
[22]	[0.54000]	[55]	[14.70167]
[23]	[0.59333]	[56]	[15.97833]
[24]	[0.64667]	[57]	[17.23500]
[25]	[0.70917]	[58]	[18.55167]
[26]	[0.78500]	[59]	[19.94000]
[27]	[0.87750]	[60]	[21.40250]
[28]	[0.98500]	[61]	[22.85083]
[29]	[1.10250]	[62]	[24.26500]
[30]	[1.22500]	[63]	[25.77167]
[31]	[1.35250]	[64]	[27.37833]
[32]	[1.48167]	[65]	[29.09250]
[33]	[1.61667]	[66]	[30.73000]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Year	Maximum Monthly Rate	Contract Year	Maximum Monthly Rate
[67]	[32.18250]	[77]	[52.48583]
[68]	[33.72750]	[78]	[55.23583]
[69]	[35.37000]	[79]	[58.14583]
[70]	[37.10583]	[80]	[61.22083]
[71]	[38.93417]	[81]	[64.46917]
[72]	[40.87500]	[82]	[67.89667]
[73]	[42.93417]	[83]	[71.51083]
[74]	[45.11917]	[84]	[75.31667]
[75]	[47.43500]	[85]	[79.30583]
[76]	[49.88750]	[86]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we will consider the need to change the rates we charge. We describe the factors we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Attained Age Factors

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

Contract Year	Factors	Contract Year	Factors
[1]	[4.81]	[31]	[1.84]
[2]	[4.65]	[32]	[1.79]
[3]	[4.49]	[33]	[1.75]
[4]	[4.33]	[34]	[1.70]
[5]	[4.18]	[35]	[1.66]
[6]	[4.04]	[36]	[1.62]
[7]	[3.90]	[37]	[1.58]
[8]	[3.77]	[38]	[1.55]
[9]	[3.64]	[39]	[1.51]
[10]	[3.52]	[40]	[1.48]
[11]	[3.40]	[41]	[1.45]
[12]	[3.29]	[42]	[1.42]
[13]	[3.19]	[43]	[1.39]
[14]	[3.08]	[44]	[1.36]
[15]	[2.98]	[45]	[1.34]
[16]	[2.88]	[46]	[1.32]
[17]	[2.79]	[47]	[1.29]
[18]	[2.70]	[48]	[1.27]
[19]	[2.62]	[49]	[1.25]
[20]	[2.53]	[50]	[1.24]
[21]	[2.46]	[51]	[1.22]
[22]	[2.38]	[52]	[1.20]
[23]	[2.31]	[53]	[1.19]
[24]	[2.24]	[54]	[1.18]
[25]	[2.18]	[55]	[1.17]
[26]	[2.11]	[56]	[1.16]
[27]	[2.05]	[57]	[1.15]
[28]	[1.99]	[58]	[1.14]
[29]	[1.94]	[59]	[1.13]
[30]	[1.89]	[60]	[1.12]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Year	Factors	Contract Year	Factors
[61]	[1.11]	[75]	[1.05]
[62]	[1.11]	[76]	[1.05]
[63]	[1.10]	[77]	[1.05]
[64]	[1.10]	[78]	[1.04]
[65]	[1.09]	[79]	[1.04]
[66]	[1.09]	[80]	[1.04]
[67]	[1.08]	[81]	[1.04]
[68]	[1.08]	[82]	[1.03]
[69]	[1.07]	[83]	[1.03]
[70]	[1.07]	[84]	[1.03]
[71]	[1.07]	[85]	[1.03]
[72]	[1.06]	[86]	[1.02]
[73]	[1.06]	[87]	[1.00]
[74]	[1.06]		

END OF TABLE(S)

RIDER FOR PAYMENT OF INVESTED PREMIUM AMOUNT BENEFIT UPON INSURED'S TOTAL DISABILITY

This benefit is a part of this contract only if it is listed on a contract data page.

Total Disability Benefit

Subject to the conditions and exceptions stated below, after we have approved a claim, we will pay invested premium amounts into the contract fund and minimum contract fund on each monthly date while the Insured is totally disabled.

The amounts of these payments will equal the greater of (A) the amounts shown under the Schedule of Disability Benefits in this rider, and (B) the total of all charges deducted on each monthly date as shown under Adjustments to the Contract Fund.

This is subject to all the provisions of this rider and the rest of this contract. Payments made by us will be used to increase the accumulated premiums described in No-Lapse Guarantee.

The Schedule of Disability Benefits in this rider will change if (1) we approve your request to change the basic insurance amount, (2) you change the type of death benefit, (3) you make a withdrawal that would cause us to change the basic insurance amount or (4) you change or cancel any rider for which we show a charge under Adjustments to the Contract Fund. We will send you a new Schedule of Disability Benefits showing the recomputed amount(s) and the effective date of the change.

Total Disability Defined

When we use the terms total disability and totally disabled in this benefit we mean that: (1) until the Insured has stayed totally disabled for two years, the Insured cannot, due to sickness or injury, perform any of the duties of his or her regular occupation; but (2) after the Insured has stayed totally disabled for two years, the Insured cannot, due to sickness or injury, perform any gainful work for which the Insured is reasonably fitted by education, training or experience.

Except for what we state in the next sentence, we will at no time regard an Insured as totally disabled who is doing gainful work for which the Insured is reasonably fitted by education, training, or experience. We will regard an Insured as totally disabled, even if working or able to work, if the Insured incurs, during a period in which premiums are eligible to be paid by us as we describe below, one of the following: (1) permanent and complete blindness of both eyes; or (2) physical severance of both hands at or above the wrists or both feet at or above the ankles; or (3) physical severance of one hand at or above the wrist and one foot at or above the ankle.

Invested Premium Amounts Eligible to Be Paid by Us

If the Insured becomes totally disabled before the first contract anniversary on or following the Insured's 60th birthday and that total disability begins: (1) on or after the first contract anniversary on or following the Insured's 5th birthday, if the contract date was before that birthday; or (2) on or after the contract date, if that date was on or after the Insured's 5th birthday, we will make payments under this benefit on each monthly date while the Insured remains totally disabled.

If the Insured becomes totally disabled on or after the first contract anniversary on or after the Insured's 60th birthday, we will not make any payments during that period of total disability.

Conditions

We will not pay any premiums into the contract until we approve a claim. Once approved, we will pay into the contract as of each monthly date the invested premium amount as described under Total Disability Benefit for monthly dates on and after the onset of total disability and through the date of approval.

Before we will approve a claim, all of these conditions must be met: (1) the Insured must become totally disabled while this contract is in force and not in default past the last day of the grace period; (2) the Insured must be totally disabled for a period of at least six continuous months while living; and (3) we must receive proof of total disability in a form satisfactory to us.

Exceptions

We will not pay any premiums into the contract if the Insured becomes totally disabled from: (1) an injury the Insured causes to himself or herself, on purpose; or (2) sickness or injury due to service on or after the date of this rider in the armed forces of any country(ies) at war. The word war means declared or undeclared war and includes resistance to armed aggression.

Successive Disabilities

Here is what happens if the Insured has at least one payment made by us while totally disabled, then gets well, and then becomes totally disabled again. In this case, we will not apply the six-month continuous disability period that would otherwise be required by Condition (2) and will consider the second period of total disability to be part of the first period unless: (A) the Insured has done gainful work, for which the Insured is reasonably fitted, for at least six months between the periods; or (B) the Insured became totally disabled the second time from an entirely different cause.

If we do not apply the six-month period required by Condition (2), we also will not count the days when there was not total disability as part of the two year period when total disability means the Insured cannot do any of the duties of the Insured's regular occupation.

Notice and Proof of Claim

Notice and proof of any claim should be given to us, if possible, while the Insured is living and totally disabled. We may also require proof from time to time that the Insured is still totally disabled. After the Insured has been continuously totally disabled for two years, we will not ask for proof of continued total disability more than once a year; and we will require no further proof of continued total disability after the first contract anniversary following the Insured's 65th birthday if the Insured has then been continuously totally disabled for at least five years. As a part of any proof, we have the right to require that the Insured be examined at our expense by doctors of our choice.

Benefit Charges

The monthly charge for this benefit is deducted on each monthly date from the contract fund. The amount of that charge is described under Adjustments to the Contract Fund. If we approve a claim for this benefit, benefit charges will be waived while the Insured is totally disabled.

Premiums Paid During Total Disability

You may make premium payments if you wish, as provided in the Premium Payment section of the contract even when we are making payments under this benefit.

When We Will Stop Paying Invested Premium Amounts

We will stop paying invested premium amounts if: (1) total disability ends; or (2) we ask for proof that the Insured is totally disabled and we do not receive it by the date requested; or (3) we require that the Insured be examined and the Insured fails to do so. We will also stop paying invested premium amounts on and after the contract anniversary on or immediately following the Insured's 121st birthday.

Termination

This benefit will end on the earliest of:

1. the end of the grace period if the contract is in default;
2. the end of the day before the first contract anniversary on or following the Insured's 60th birthday unless the Insured is totally disabled at that time; and
3. the date the contract ends for any other reason.

This Supplementary Benefit rider attached to this contract on the Contract Date

Pruco Life Insurance Company,

By

A handwritten signature in black ink, appearing to be "Howard A. [unclear]", is written over a large, light gray, semi-transparent watermark that reads "SPECIMEN".

Secretary

CONTRACT DATA**Insured's Information**

[JOHN DOE] [Male], Issue Age [35]

Rating Class

[Nonsmoker]

Basic Contract Information

Policy Number	[xx xxx xxx]
Contract Date	[April 1, 2012]
Premium Period	During the life of the Insured up to attained age 121
Beneficiary	[MARY DOE, wife]
Loan Interest Rate	4.00%
Preferred Loan Interest Rate	3.25%
Guaranteed Minimum	
Contract Fund Interest Rate	1.00% (0.00272616% a day)

Type of Death Benefit (see Death Benefit Provisions)

[Type A]

Life Insurance on the Insured

Basic Insurance Amount [\$100,000.00]

Other Benefit(s) on the Insured (see appropriate form for details)

Rider VL 100 B - Payment of Invested Premium Amount Benefit Upon Insured's Total Disability.

Minimum Initial Premium

The minimum initial premium due on the Contract Date is [\$69.78].

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

Contract Limitations

The minimum premium we will accept is \$25.00.

The minimum Basic Insurance Amount is [\$100,000.00.]

The minimum decrease in Basic Insurance Amount is \$5,000.00.

The minimum amount you may withdraw is \$250.00.

Adjustments to Premium Payments

From each premium paid we will:

subtract a premium-based administrative charge of up to 3.75% of the premium paid.

subtract a charge for sales expenses at a rate of up to 8% of the premium paid.

The remainder of the premium is the invested premium amount.

Adjustments to the Contract Fund

On the Contract Date the contract fund is equal to the invested premium amount credited on that date, minus any of the charges described below which may be due on that date.

On each day after the contract date, we will adjust the contract fund by:

adding any invested premium amounts.

adding guaranteed interest to amounts in the Basic Interest Account at an effective annual rate of 2% (0.00542552% a day) on that portion of the contract fund that is not in an Indexed Account (see Indexed Accounts and Loans).

adding any excess interest to amounts in the Basic Interest Account at an effective annual rate that Pruco Life declares. (We will not credit excess interest to the amount of any loan or to amounts in any Indexed Account.)

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

adding any guaranteed interest to amounts in the Indexed Account(s) at an effective annual and daily rate equal to the Guaranteed Minimum Index Growth Floor for the Indexed Account(s).

subtracting any withdrawals.

subtracting an administrative charge of up to \$25.00 for any withdrawals.

subtracting an administrative charge of up to \$25.00 for any decrease in basic insurance amount.

subtracting any surrender charge that may result from a withdrawal, surrender, or reduction in the basic insurance amount.

And on each monthly date, we will adjust the contract fund by:

subtracting a monthly charge for administrative expenses at an effective annual rate of up to 0.72% (0.0598% a month) of the contract fund (excluding the amount of any loan).

subtracting a monthly charge for administrative expenses of up to:
[\$0.13] per \$1,000 of the basic insurance amount plus \$20.00.

subtracting a monthly charge for the cost of insurance (see Cost of Insurance).

subtracting a monthly charge for the Payment of Invested Premium Amount Benefit Upon Insured's Total Disability (Rider VL 100 B) of [7.4850%] of the current total disability benefit as described in the Total Disability Benefit provision of the rider (this charge is waived during periods of total disability as described in the rider).

And on each segment maturity date, we will adjust the contract fund by:

adding any Index Interest on the Indexed Account(s).

Schedule of Maximum Surrender Charges

For a full surrender of the contract, the maximum charge we will deduct from the contract fund and the minimum contract fund is shown below.

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[1]	[\$815.00]
[2]	[\$733.50]
[3]	[\$652.00]
[4]	[\$570.50]
[5]	[\$489.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]
POLICY NO. [XX XXX XXX]

CONTRACT DATA CONTINUED

For a Surrender Occurring During Contract Year	The Maximum Surrender Charge is:
[6]	[\$407.50]
[7]	[\$366.75]
[8]	[\$326.00]
[9]	[\$285.25]
[10]	[\$244.50]
[11]	[\$203.75]
[12]	[\$163.00]
[13]	[\$122.25]
[14]	[\$81.50]
[15]	[\$40.75]
[16] and later	[\$0.00]

We may also deduct a surrender charge when you decrease the basic insurance amount, change the type of death benefit, or make a withdrawal. (See Decrease in Basic Insurance Amount, Changing the Type of Death Benefit, and Withdrawals.)

Initial Allocation of Transfers from the Basic Interest Account

Basic Interest Account:	[0%]
[S & P 500 Indexed Account]:	[100%]

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

S & P 500 Indexed Account

Type: Annual Point-to-Point with Cap

Index: S&P 500® (exclusive of dividends) *

Transfer Date: The 15th day of each calendar month following the contract date

Guaranteed Minimum Participation Rate: 100%

Guaranteed Minimum Index Growth Floor: 0%

Guaranteed Minimum Index Growth Cap: 3%

Segment Start Date: The date money is transferred into an Indexed Account from the Basic Interest Account

Segment Duration: One year

Segment Maturity Date: One year from the Segment Start Date

Index Interest: On each Segment Maturity Date we will determine the Index Interest as the initial amount allocated to the Segment, less amounts withdrawn or deducted, times the Index Growth Rate minus the Guaranteed Minimum Index Growth Floor. The Index Growth Rate equals: (a) divided by (b), minus 1, then times (c), but not less than (d) and not greater than (e), where:

- (a) = the Index value on the Segment Maturity Date
- (b) = the Index value on the Segment Start Date
- (c) = the Participation Rate
- (d) = the Index Growth Floor
- (e) = the Index Growth Cap

For the purpose of computing Index Interest, if the initial amount allocated to the Segment, less amounts withdrawn or deducted, is less than zero, we will consider it to be zero.

CONTRACT DATA CONTINUED ON NEXT PAGE

CONTRACT DATA CONTINUED

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END OF CONTRACT DATA

TABLE(S)

Table of No-Lapse Guarantee Values

The amounts below are not cash amounts that you can realize by surrendering the contract, nor are they death benefits payable. They are amounts used solely to determine whether the contract is protected against default on a monthly date as described under No-Lapse Guarantee.

These values are used to determine the no-lapse guarantee as described under No-Lapse Guarantee. The values on contract anniversaries are shown below. On a date that falls between two anniversaries, the value will fall between the values for those anniversaries considering the time that has passed since the last anniversary.

The No-Lapse Guarantee period is the first [30] contract years.

Contract Anniversary	No-Lapse Guarantee Value
Contract Date	[\$0.00]
[1st]	[\$798.64]
[2nd]	[\$1,621.24]
[3rd]	[\$2,468.52]
[4th]	[\$3,341.22]
[5th]	[\$4,240.10]
[6th]	[\$5,165.94]
[7th]	[\$6,119.56]
[8th]	[\$7,101.79]
[9th]	[\$8,113.49]
[10th]	[\$9,155.54]
[11th]	[\$10,228.85]
[12th]	[\$11,334.36]
[13th]	[\$12,473.03]
[14th]	[\$13,645.86]
[15th]	[\$14,853.88]
[16th]	[\$16,098.14]
[17th]	[\$17,379.73]
[18th]	[\$18,699.76]
[19th]	[\$20,059.39]
[20th]	[\$21,459.81]
[21st]	[\$26,889.67]
[22nd]	[\$28,634.05]
[23rd]	[\$30,430.76]
[24th]	[\$32,281.37]
[25th]	[\$34,187.50]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Anniversary	No-Lapse Guarantee Value
[26th]	[\$36,071.12]
[27th]	[\$38,011.24]
[28th]	[\$40,009.57]
[29th]	[\$42,067.85]
[30th]	[\$44,187.88]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk

Contract Year	Maximum Monthly Rate	Contract Year	Maximum Monthly Rate
[1]	[0.09333]	[34]	[1.75917]
[2]	[0.09750]	[35]	[1.91917]
[3]	[0.10333]	[36]	[2.10583]
[4]	[0.11083]	[37]	[2.33250]
[5]	[0.11750]	[38]	[2.59750]
[6]	[0.12667]	[39]	[2.87667]
[7]	[0.13750]	[40]	[3.17667]
[8]	[0.15083]	[41]	[3.50333]
[9]	[0.16667]	[42]	[3.87167]
[10]	[0.18417]	[43]	[4.30000]
[11]	[0.20333]	[44]	[4.79750]
[12]	[0.22250]	[45]	[5.35500]
[13]	[0.23833]	[46]	[5.97667]
[14]	[0.25083]	[47]	[6.65250]
[15]	[0.26667]	[48]	[7.36833]
[16]	[0.28750]	[49]	[8.15000]
[17]	[0.31417]	[50]	[9.01917]
[18]	[0.34667]	[51]	[9.98583]
[19]	[0.38417]	[52]	[11.04917]
[20]	[0.43167]	[53]	[12.19833]
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[22]	[0.54000]	[55]	[14.70167]
[23]	[0.59333]	[56]	[15.97833]
[24]	[0.64667]	[57]	[17.23500]
[25]	[0.70917]	[58]	[18.55167]
[26]	[0.78500]	[59]	[19.94000]
[27]	[0.87750]	[60]	[21.40250]
[28]	[0.98500]	[61]	[22.85083]
[29]	[1.10250]	[62]	[24.26500]
[30]	[1.22500]	[63]	[25.77167]
[31]	[1.35250]	[64]	[27.37833]
[32]	[1.48167]	[65]	[29.09250]
[33]	[1.61667]	[66]	[30.73000]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Year	Maximum Monthly Rate	Contract Year	Maximum Monthly Rate
[67]	[32.18250]	[77]	[52.48583]
[68]	[33.72750]	[78]	[55.23583]
[69]	[35.37000]	[79]	[58.14583]
[70]	[37.10583]	[80]	[61.22083]
[71]	[38.93417]	[81]	[64.46917]
[72]	[40.87500]	[82]	[67.89667]
[73]	[42.93417]	[83]	[71.51083]
[74]	[45.11917]	[84]	[75.31667]
[75]	[47.43500]	[85]	[79.30583]
[76]	[49.88750]	[86]	[83.33333]

We may charge less than the maximum monthly rates. From time to time, we will consider the need to change the rates we charge. We describe the factors we use to determine such changes under General Provisions.

See the Basis of Computation for a description of the basis we use to compute these rates.

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Table of Attained Age Factors

These factors are used to determine your death benefit as described under Death Benefit Provisions.

These factors apply during each contract year.

Contract Year	Factors	Contract Year	Factors
[1]	[4.81]	[31]	[1.84]
[2]	[4.65]	[32]	[1.79]
[3]	[4.49]	[33]	[1.75]
[4]	[4.33]	[34]	[1.70]
[5]	[4.18]	[35]	[1.66]
[6]	[4.04]	[36]	[1.62]
[7]	[3.90]	[37]	[1.58]
[8]	[3.77]	[38]	[1.55]
[9]	[3.64]	[39]	[1.51]
[10]	[3.52]	[40]	[1.48]
[11]	[3.40]	[41]	[1.45]
[12]	[3.29]	[42]	[1.42]
[13]	[3.19]	[43]	[1.39]
[14]	[3.08]	[44]	[1.36]
[15]	[2.98]	[45]	[1.34]
[16]	[2.88]	[46]	[1.32]
[17]	[2.79]	[47]	[1.29]
[18]	[2.70]	[48]	[1.27]
[19]	[2.62]	[49]	[1.25]
[20]	[2.53]	[50]	[1.24]
[21]	[2.46]	[51]	[1.22]
[22]	[2.38]	[52]	[1.20]
[23]	[2.31]	[53]	[1.19]
[24]	[2.24]	[54]	[1.18]
[25]	[2.18]	[55]	[1.17]
[26]	[2.11]	[56]	[1.16]
[27]	[2.05]	[57]	[1.15]
[28]	[1.99]	[58]	[1.14]
[29]	[1.94]	[59]	[1.13]
[30]	[1.89]	[60]	[1.12]

TABLE(S) CONTINUED ON NEXT PAGE

TABLE(S) CONTINUED

Contract Year	Factors	Contract Year	Factors
[61]	[1.11]	[75]	[1.05]
[62]	[1.11]	[76]	[1.05]
[63]	[1.10]	[77]	[1.05]
[64]	[1.10]	[78]	[1.04]
[65]	[1.09]	[79]	[1.04]
[66]	[1.09]	[80]	[1.04]
[67]	[1.08]	[81]	[1.04]
[68]	[1.08]	[82]	[1.03]
[69]	[1.07]	[83]	[1.03]
[70]	[1.07]	[84]	[1.03]
[71]	[1.07]	[85]	[1.03]
[72]	[1.06]	[86]	[1.02]
[73]	[1.06]	[87]	[1.00]
[74]	[1.06]		

END OF TABLE(S)

PROCESSING DATE: [XXX XX, XXXX]
POLICY NO. [XX XXX XXX]

**SCHEDULE OF DISABILITY BENEFITS
FOR
RIDER FOR PAYMENT OF INVESTED PREMIUM AMOUNT BENEFIT
UPON INSURED'S TOTAL DISABILITY**

Please refer to the rider provision entitled Total Disability Benefit for a description of this schedule.

Starting on the Contract Date	[\$81.93]
Changing on [APR 1, 2037] to	[\$74.97]
Ceasing on [APR 1, 2098].	



Prudential

INDEXED UNIVERSAL LIFE INSURANCE SUPPLEMENT

Supplementary Declarations Forming a Part of the Application for Insurance

Pruco Life Insurance Company

A Prudential Financial company.

Policy is issued by the company named at the beginning of this application.

POLICY NUMBER (IF KNOWN): XX XXX XXX

PROPOSED INSURED: John Doe

A. TRANSFER ALLOCATION INSTRUCTIONS

The Indexed Universal Life Policy you are applying for provides for automatic transfers from the Basic Interest Account to Indexed Accounts. Amounts eligible for transfer are described in the policy and exclude holdbacks for future monthly charges and additional amounts that you might request.

Important conditions and requirements:

- Percentages selected must be whole numbers (for example, 33⅓ is invalid).
- The sum of all percentages must equal 100 percent.

Until you provide revised instructions, as funds become eligible for transfer, we will transfer those amounts as you indicate below:

Retain in:	Basic Interest Account	<u> </u> %
Transfer to:	*S&P 500 Indexed Account	<u> </u> %
		<u> </u> %
	Total	<u>100</u> %

***Standard & Poor's[®], "S&P[®]", "S&P 500[®]", and "Standard & Poor's 500TM" are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by The Prudential Insurance Company of America for itself and affiliates. This indexed product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representations regarding the advisability of purchasing an indexed policy. S&P 500[®] index values are exclusive of dividends.*

B. DISCLOSURES AND ACKNOWLEDGEMENTS

I believe this contract meets my insurance needs and financial objectives.

I understand and acknowledge that:

- I am applying for an indexed universal life insurance policy. Even though the values of the policy may be affected by an external Index, the policy does not directly participate in any stock, bond or equity investments and the value of any external Index does not reflect the payment of dividends.
- Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.
- Pruco Life Insurance Company has the right to change interest rates, Index Growth Caps, Index Growth Floors and Participation Rates as long as they do not go below the minimums shown in the policy.
- Index Interest is computed only on amounts in Indexed Account(s) on their maturity dates. Amounts deducted from the Indexed Accounts before their maturity dates (because of loans, withdrawals, charges, default and lapse, surrender or death) will not receive Index Interest.
- The policy applied for is not a registered security.

➔ Signature of policyowner **X** John Doe Date / /





Prudential

INDEXED UNIVERSAL LIFE INSURANCE SUPPLEMENT

Supplementary Declarations Forming a Part of the Application for Insurance

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Important conditions and requirements:

- Percentages selected must be whole numbers (for example, 33⅓ is invalid).
- The sum of all percentages must equal 100 percent.

Until you provide revised instructions, as funds become eligible for transfer, we will transfer those amounts as you indicate below:

Retain in:	Basic Interest Account	<u> </u> %
Transfer to:	*S&P 500 Indexed Account	<u> </u> %
		<u> </u> %
	Total	<u>100</u> %

***Standard & Poor's®", "S&P®", "S&P 500®", and "Standard & Poor's 500™" are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by The Prudential Insurance Company of America for itself and affiliates. This indexed product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representations regarding the advisability of purchasing an indexed policy. S&P 500® index values are exclusive of dividends.*

B. DISCLOSURES AND ACKNOWLEDGEMENTS

I believe this contract meets my insurance needs and financial objectives.

I understand and acknowledge that:

- I am applying for an indexed universal life insurance policy. Even though the values of the policy may be affected by an external Index, the policy does not directly participate in any stock, bond or equity investments and the value of any external Index does not reflect the payment of dividends.
- Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.
- Pruco Life Insurance Company has the right to change interest rates, Index Growth Caps, Index Growth Floors and Participation Rates as long as they do not go below the minimums shown in the policy.
- Index Interest is computed only on amounts in Indexed Account(s) on their maturity dates. Amounts deducted from the Indexed Accounts before their maturity dates (because of loans, withdrawals, charges, default and lapse, surrender or death) will not receive Index Interest.
- The policy applied for is not a registered security.

<i>SERFF Tracking Number:</i>	<i>PRUD-127719601</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pruco Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>IUL-2011 ET AL-JSAR</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>IUL-2011 ETAL</i>		
<i>Project Name/Number:</i>	<i>IUL-2011/</i>		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachments:		
	Readability Certification.pdf	
	Certificate of Compliance (Regulation 19).pdf	

	Item Status:	Status
		Date:
Satisfied - Item:	Application	
Comments:		
	For Informational Purposes Only.	
Attachment:		
	ORD_96200-2010_0412_120911_PRUCO_Prefilled.pdf	

	Item Status:	Status
		Date:
Satisfied - Item:	Health - Actuarial Justification	
Comments:		
Attachments:		
	IUL Nonforfeiture--Basic.pdf	
	AdditionalActuarialInfoFor IULFiling_v3.pdf	
	Reserves Basis and Methodology Memo IUL-2011.pdf.pdf	
	Equity Indexed Reserves for IUL-2011.pdf.pdf	
	Ark Actuarial Certification-IUL-2011.pdf	

	Item Status:	Status
		Date:
Bypassed - Item:	Outline of Coverage	
Bypass Reason:	Not applicable. This is not an Individual Health Product Filing.	

SERFF Tracking Number: PRUD-127719601 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number:
Company Tracking Number: IUL-2011 ET AL-JSAR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: IUL-2011 ETAL
Project Name/Number: IUL-2011/

Comments:

Item Status:

**Status
Date:**

Satisfied - Item: Monthly Per \$1000

Comments:

Attachment:

IUL2011_MonthlyPer1000.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Illustration

Comments:

Attachment:

Sample AR IUL ECV.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Contract Summary Disclosure
Certification

Comments:

Attachment:

AR Contract Summary Disclosure Certification for IUL filing.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Agent Education Certification

Comments:

Attachment:

Agent Education Certification for IUL filing.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Memo of Variability

<i>SERFF Tracking Number:</i>	<i>PRUD-127719601</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pruco Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>IUL-2011 ET AL-JSAR</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>IUL-2011 ETAL</i>		
<i>Project Name/Number:</i>	<i>IUL-2011/</i>		

Comments:

Attachment:

Memorandum of Variability for IUL Filing - 2-15-2012 final.pdf

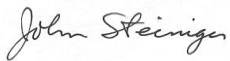
STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Pruco Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
IUL-2011	55.2
ORD 96200-2012 Indexed UL	*36.1
ORD 96200-2012AP Indexed UL	*36.1
PLI 496-2011	53.1
VL 100 B-2011	44.6

*Although the form does not meet the required flesch scores by itself, when used in conjunction with prior approved form, ORD 96200-2010, they achieve a score of 50.0.



Name: John Steiniger
Title: Assistant Vice President

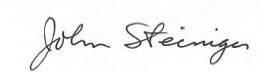
06/07/2012
Date

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Pruco Life Insurance Company

Form Number(s): IUL-2011, ORD 96200-2012 Indexed UL, ORD 96200-2012AP Indexed UL, PLI 496-2011 & VL 100 B-2011

I hereby certify that the filings above meet all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

John Steiniger

Name

Assistant Vice President

Title

06/07/2012

Date



Prudential

APPLICATION FOR LIFE INSURANCE

PART 1

- ☒ Pruco Life Insurance Company
☐ The Prudential Insurance Company of America
Both are Prudential Financial companies.
 Corporate Offices, Newark, New Jersey

POLICY NUMBER (IF KNOWN): XX XXX XXX

A. PROPOSED INSURED (POLICY OWNER UNLESS SECTION D IS COMPLETED)

- Name: John Doe
- Previous name (if changed in the last 5 yrs.): _____
- Social Security number: XXX XX XXXX
- State of birth (Country if not U.S.): Name of State
- Gender: ☐ Female ☒ Male
- Date of birth: 9 / 20 / 1976
- Date policy to Save Age? ☐ Yes ☐ No
- Are you a permanent, legal US resident? ☐ Yes ☐ No
If No, provide country of legal residence, type and number of visa, expiration date and length of US residence : _____
- Driver's license issuing state: Name of State Number: XXXXX-XXXXX-XXXXX Expiration date: XX-XX-XXXX
If None, why not? : _____
- Residence address (No PO boxes): Street 123 Main Street Apt _____
 City Any City State Any State ZIP XXXXX
- e-mail address: XXXXX@XXXX.net
- Home telephone number: XXX-XXX-XXXX Business telephone number (ext.): XXX-XXX-XXXX
- Current employer name: ABC Company
 Business address: Street 13 Main Street Suite _____
 City Any City State Any State ZIP XXXXX
- Occupation: Manager
 Duties: Administrative duties
- Earned annual income \$ 50,000 Unearned annual income \$ _____ Net worth \$ _____

B. PLAN OF INSURANCE

- Amount of insurance applied for: \$ 100,000.00 [If \$5,000,000 or more, complete *Financial Supplement*.]
- Product applied for: ☐ Term Essential®: ☐ 10 ☐ 15 ☐ 20 ☐ 30 ☒ PruLife® Index Advantage (UL) **Complete the IUL Supplement.**
☐ Term Elite®: ☐ 10 ☐ 15 ☐ 20 ☐ PruLife® Universal Life Plus (UL Plus)]
☐ ROP Term: ☐ 15 ☐ 20 ☐ 30 ☐ PruLife® Universal Life Protector (UL Protector)]
☐ PruLife® Custom Premier II (VUL II) ☐ VUL ProtectorSM (VULP) **Complete the Variable Supplement.**
☐ Other: _____
[Complete the Variable Supplement.]
- For [IUL, UL Plus, UL Protector, VULP and VUL II:] Death Benefit type:
☒ Type A (Level) ☐ Type B (Variable) ☐ Type C (Return of Premium) – **Not available for IUL, UL or VUL Protector.** – Interest rate: _____%
- For [IUL, UL Plus, VULP and VUL II:] Definition of life insurance:
☐ Cash Value Accumulation Test (CVAT) ☐ Guideline Premium Test (GPT)]
- Requested Optional Benefits (Not all benefits are available for all products.):
☐ Waiver of Premium/Enhanced Disability Benefit ☐ Overloan Protection Rider]
☐ Acceleration of Death Benefit (Living Needs Benefit) ☐ Child Rider **Complete Child Rider Supplement.**
☐ Accidental Death Benefit: Amount \$ _____ ☐ Automatic Premium Loan]
☐ Other Riders/Benefits (indicate amount where applicable): ☐ Enhanced Cash Value Rider]

C. PREMIUM

- Send notices (check one): ☒ Policyowner ☐ Other recipient: _____
 Send notices (check one): ☒ Policyowner's residence ☐ Other address:
 Street _____ Apt _____
 City _____ State _____ ZIP _____
- Premium payment mode: ☒ Annual ☐ Semiannual ☐ Quarterly ☐ Monthly – Electronic Funds Transfer]
- [For non-term plans,] billed premium: \$ _____

D. OWNER (COMPLETE IF OWNER IS OTHER THAN THE PROPOSED INSURED)

[For multiple owners, details are to be listed in Special Requests, section H.]

1. Name of owner: _____
2. Social Security/Tax identification number (SSN/TIN): _____
3. Residence address (No PO boxes): Street _____ Apt _____
City _____ State _____ ZIP _____
4. Owner's email address: _____
- 5a. For trust owner: **[Complete the *Trustee Statement and Agreement* (COMB 86044).]**
Trust date: ____ / ____ / ____
Trustee(s) _____
Type: ☐ Revocable ☐ Irrevocable ☐ Qualified Retirement Plan Trust ☐ Welfare Benefit Trust
- 5b. For business owner: **[Complete the *Business Supplement*.]**
Form: ☐ Corporation ☐ Partnership ☐ Sole proprietorship ☐ Other: _____
☐ S Corporation ☐ LLC ☐ Tax exempt
- 5c. For personal owner:
Total insurance program: Currently in-force: \$ _____ Pending applications: \$ _____
Relationship to Proposed Insured: _____ Date of birth: ____ / ____ / ____
Earned annual income: \$ _____ Unearned annual income: \$ _____ Net worth: \$ _____

E. BENEFICIARY DETAILS

[If insurance is for business purposes, also complete the Business Insurance Supplement. If beneficiary is a trust, provide name of trust and trustee(s), date of trust and if trust is revocable or irrevocable. If beneficiary is a business, please list name of business, city and state where located and the form of business.]

Name: First	Middle	Last	Relationship to Proposed Insured	Age	Beneficiary Class	
					Primary	Secondary/Contingent
Mary		Doe	Spouse	35	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Robert		Doe	Son	10	<input type="checkbox"/>	<input checked="" type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>

F. INSURANCE HISTORY

1. Do you have any existing life insurance or annuities? ☐ Yes ☒ No
Note: Existing coverage includes any life insurance policies that have been assigned, sold or transferred.
2. Will this insurance replace* any existing insurance or annuity? ☐ Yes ☒ No
3. List the following details for all existing coverage. (List only annuities to be replaced*, list all in force life insurance):

Insurance Company	Face Amount	Type	Product	To Be Replaced?* 1035 Exchange?			
	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

*Replace or replaced means that the insurance being applied for may replace or cause a change in any existing insurance or annuity with any company, including the lapse or surrender of the existing policy, or the use of funds or values from the existing policy to pay for the new policy.

4. Are you applying for or reinstating life insurance with any company? ☐ Yes ☒ No
If Yes, give company name, amount applied for and total amount to be placed, including this application :

5. Have you had life or health insurance declined, postponed, rated or issued with an increased premium? ☐ Yes ☒ No
If Yes, give company name, type of insurance, date, action taken and reason for action :

(CONTINUED)

F. INSURANCE HISTORY (CONTINUED)

6. Is the proposed insured or proposed owner considering the transfer or sale to a life settlement company or other investor of: policy ownership; or, any interest in the policy benefits, either directly as a named beneficiary or indirectly as a beneficiary or owner of a trust or other entity?

☐ Yes ☒ No

If Yes, provide details : _____

G. GENERAL INFORMATION

1. In the past five years, have you flown as a pilot, student pilot or crew member or do you intend to become a pilot?
2. In the past five years, have you participated in any activities such as motorized vehicle racing, SCUBA diving, mountain climbing, skydiving, extreme sports such as BASE jumping, bungee jumping or cave exploration, or do you intend to?

☐ Yes ☒ No

☐ Yes ☒ No

[If Yes, to Question 1 or 2 above, complete the appropriate Supplement.]

3. Have you ever used tobacco or any other nicotine products such as cigarettes, cigars, pipe, chewing tobacco, snuff, nicotine gum or nicotine patch? **If Yes, provide details :**

☐ Yes ☒ No

Product Type(s)

Date Last Used

Frequency of Use

_____	_____	_____
_____	_____	_____
_____	_____	_____

4. In the past five years, have you:

- a. had your driver's license denied, suspended or revoked?
b. been convicted of or pled guilty to driving under the influence of alcohol and/or drugs?
c. been convicted of or pled guilty to any moving violations?

☐ Yes ☒ No

☐ Yes ☒ No

☐ Yes ☒ No

5. Within the past 10 years, have you been arrested, convicted, or imprisoned for any crime and/or are you currently awaiting trial for any crime?

☐ Yes ☒ No

6. Will you live or travel outside the United States within the next 12 months?

☐ Yes ☒ No

Details required include location (city/country), frequency, duration and purpose of each trip.

7. Give complete details of any "Yes" answers for questions 4 – 6, including question number and appropriate details:

Question # Details

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

H. SPECIAL REQUESTS

PART 2**A. PERSONAL PHYSICIAN INFORMATION**Name Dr. William SmithAddress: Street 23 Main Street

Suite _____

City Any CityState Any StateZIP XXXXXTelephone number: (XXX) XXX-XXXXDate last seen: 10/31/2001Reason last seen: Check up**If more than one personal physician, provide details in section D number 6.****B. PHYSICAL MEASUREMENTS**1. Height: 5' feet 11" inches Weight: 180 pounds

2. Within the last 12 months, have you had a change of weight (gain or loss) of more than 10 pounds?

☐ Yes ☒ No**If Yes, provide details :** _____**C. FAMILY HISTORY**

1. Have any immediate family members (mother, father, brother, sister) been diagnosed with or died from coronary artery disease, cerebrovascular disease, diabetes or cancer before age 70?

☐ Yes ☒ No**If Yes, provide details including which member and medical condition, age at diagnosis, and age at death (if applicable) :** _____

_____2. **Father:** Current age 65 or Age at death: _____ **Mother:** Current age 65 or Age at death: _____**D. MEDICAL INFORMATION**

1. Has a member of the medical profession ever treated you for or diagnosed you with:

a. high blood pressure, chest pain, a heart attack, coronary artery disease, a heart valve disorder, a heart murmur, an irregular heart beat, cerebrovascular disease, a stroke, circulatory disease, an aneurysm or any disease of the heart or blood vessels?

☐ Yes ☒ No

b. anemia or other abnormality of the blood (other than HIV)?

☐ Yes ☒ No

c. a polyp, cyst, tumor, cancer, leukemia, melanoma, lymphoma or Hodgkin's disease?

☐ Yes ☒ No

d. diabetes, high blood sugar, glucose intolerance or other endocrine disorder?

☐ Yes ☒ No

e. anxiety, depression, or any other mental or psychiatric illness?

☐ Yes ☒ No

f. an infection caused by the Human Immunodeficiency Virus (HIV) [(Not applicable in CA. In WI: AIDS virus, HIV antibody testing is limited to FDA-licensed enzyme immunoassay and confirmatory HIV antibody tests. Any test performed at an anonymous counseling and testing site or home testing is confidential and need not be revealed on this application.),] Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or any other sexually transmitted disease?

☐ Yes ☒ No

g. asthma, emphysema, cystic fibrosis, sleep apnea, sarcoidosis, tuberculosis or any other disorder of the lungs or respiratory system?

☒ Yes ☐ No

h. a seizure, epilepsy, multiple sclerosis, Parkinson's disease, muscular dystrophy, cerebral palsy, paralysis, Alzheimer's disease or any other disorder of the brain or nervous system?

☐ Yes ☒ No

i. an ulcer, hepatitis, cirrhosis, pancreatitis, ulcerative colitis, Crohn's disease or any other disorder of the esophagus, liver, stomach or intestines?

☐ Yes ☒ No

j. nephritis, polycystic kidney disease or any other disorder of the bladder, kidney, urinary tract or prostate?

☐ Yes ☒ No

k. arthritis, gout, back trouble, or any disease or disorder of the joints, muscles or bones?

☐ Yes ☒ No

l. lupus, rheumatoid arthritis, chronic fatigue syndrome, fibromyalgia, or any other disease or disorder of the autoimmune system?

☐ Yes ☒ No

2. Have you ever used:

a. cocaine, crack, marijuana, heroin, Ecstasy, PCP, LSD, methamphetamine, any other hallucinogenic drug or controlled substance?

☐ Yes ☒ No

b. amphetamines, barbiturates, sedatives, opiates or methadone, or controlled substance except as prescribed by a physician?

☐ Yes ☒ No

3. Have you had or been advised to have treatment or counseling for alcohol or drug use or been asked to reduce or eliminate their usage?

☐ Yes ☒ No

4. Other than what has already been disclosed, within the past 5 years, have you:

a. requested or received disability or compensation benefits?

☐ Yes ☒ No

b. been a patient in a hospital or other medical facility, other than for normal childbirth?

☐ Yes ☒ No

c. had any other disease, disorder or condition?

☐ Yes ☒ No

d. been advised to have surgery, medical tests or diagnostic procedures (other than for HIV)?

☐ Yes ☒ No

5. Are you currently receiving medical treatment or taking any other medication or herbal supplement that has not already been disclosed?

☐ Yes ☒ No

(CONTINUED)

D. MEDICAL INFORMATION (CONTINUED)

6. Give complete details of any "Yes" answers for questions 1-5, including: **Question number, diagnosis, date of onset and recovery, medication/treatment prescribed and the name, address and telephone number of all attending physicians and hospitals.**

Question #	Diagnosis	Date of Onset	Date of Recovery	Medication/ Treatment Prescribed	Physician/Hospital Name, Address & Phone Number
------------	-----------	---------------	------------------	-------------------------------------	----------------------------------------------------

1g	Chronic Obstructive Pulmonary Disease	10/1/2001	10/3/2001		Dr. William Smith
----	------------------------------------------	-----------	-----------	--	-------------------

23 Main Street

Any City, Any State XXXXX

XXX-XXX-XXXX

AGREEMENTS

By signing this form, I have carefully reviewed the application including all supplements attached to the policy, and I agree to the following:

- To the best of my knowledge and belief, the statements in this application are complete, true and correctly recorded.
- Except for failure to pay premium, the validity of this policy will not be contested after it has been in force during the insured's lifetime for two years from the date it takes effect.
- If I have requested the Acceleration of Death Benefits (Living Needs Benefit), I have read the disclosures in the Living Needs Benefit brochure.
- My original signature has been affixed to this application, the original will be retained by the Company named at the beginning of this application ("Company"). The copies attached to the policy issued to me are identical in form and substance.
- Any policy issued on this application shall not take effect until after all of the following conditions are met:
 - A payment equal to the full first required premium is received by the Company within the lifetime of the proposed insured. A payment will only be considered to be received if one of the following valid items is received by the Company: (i) a check in the amount of the full first required premium; (ii) a completed and signed payment form for the first full premium; or (iii) any other form of payment acceptable to the Company.
 - The form of payment submitted is honored. If payment is made by credit/debit card, wire transfer or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.
 - A signed copy of this Application is received by the Company.
 - The Owner has personally received the policy during the lifetime of and while the health of the Proposed Insured is as stated in this application.
- Only an officer of the Company with the rank or title of Vice President may make or alter any contract or agree not to enforce any of the rights of the Company, and then only in writing. **No producer or medical examiner is authorized to accept risks, pass on insurability, make or alter contracts, or waive any of the other rights or requirements of the Company.** Notice to or knowledge imputed to any producer or medical examiner will not be notice of or knowledge to the Company unless it is set out in writing in this application.

FRAUD WARNING

[(Not applicable in **AZ**.)] Any person who knowingly:

- **AR, HI, LA, NM, TN, VA and WA:** and intentionally gives false or deceptive information when completing an application for insurance or filing a claim, for the purpose of defrauding an insurance company may be subject to fines, denial of insurance benefits, or confinement in prison.
- **CO:** and intentionally gives false or deceptive information when completing an application for insurance or filing a claim, for the purpose of defrauding an insurance company may have committed fraud, or may have violated state law. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
- **DC and RI:** presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- **OH:** and with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
- **PA:** and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.]
- **All other states:** and intentionally gives false or deceptive information when completing an application for insurance or filing a claim, for the purpose of defrauding an insurance company may have committed fraud, or may have violated state law.

SIGNATURES

[Check applicable boxes:

IRS Certification: Under penalties of perjury, the policyowner certifies that:

- ☐ The number shown on the application is my correct Social Security/Tax ID number.
- ☐ I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code.
- ☐ I am a U.S. person (including a U.S. resident alien). *If not a U.S. person (including U.S. resident alien), submit the applicable Form W-8(BEN, ECI, EXP or IMY). In most cases, Form W-8BEN will be the appropriate form.*

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.]

Signed at (STATE) Name of State on (DATE) 02/01/2007

→ Signature of proposed insured X John Doe

If policyowner is different from the proposed insured:

→ For a personal policyowner(s): Signature(s) of policyowner(s) X

For an entity policyowner(s) (i.e., trust, business):

Name of entity _____

→ Signature of officer/trustee(s) X

Title of officer/trustee(s) _____

→ Signature of producer X Richard Roe

IUL MONTHLY PER \$1,000 CHARGES

Issue Age	Male, Non-Smoker											Male, Smoker										
	Preferred Best	Preferred Non-Tabacco	Non-Smoker Plus	Unrated	A	B	C	D	E	F	G	H	Preferred Smoker	Unrated	A	B	C	D	E	F	G	H
0				0.03	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05										
1				0.03	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05										
2				0.03	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05										
3				0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06										
4				0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06										
5				0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06										
6				0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06										
7				0.04	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.07										
8				0.04	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.07										
9				0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.07										
10				0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.07										
11				0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.07										
12				0.05	0.07	0.07	0.07	0.07	0.08	0.08	0.08	0.08										
13				0.05	0.07	0.07	0.07	0.07	0.08	0.08	0.08	0.08										
14				0.05	0.07	0.07	0.07	0.07	0.08	0.08	0.08	0.08										
15				0.06	0.07	0.07	0.07	0.07	0.08	0.08	0.08	0.08		0.10	0.12	0.12	0.13	0.14	0.15	0.15	0.16	0.16
16				0.06	0.08	0.08	0.08	0.08	0.09	0.09	0.09	0.09		0.10	0.12	0.12	0.13	0.14	0.15	0.15	0.16	0.16
17				0.06	0.08	0.08	0.08	0.08	0.09	0.09	0.09	0.09		0.10	0.12	0.12	0.13	0.14	0.15	0.15	0.16	0.16
18	0.04	0.05	0.05	0.06	0.08	0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.10	0.12	0.12	0.13	0.14	0.15	0.15	0.16	0.16
19	0.04	0.05	0.05	0.06	0.09	0.09	0.09	0.09	0.10	0.10	0.10	0.10	0.09	0.10	0.13	0.13	0.14	0.15	0.16	0.16	0.17	0.17
20	0.05	0.05	0.06	0.07	0.09	0.09	0.09	0.09	0.11	0.11	0.11	0.11	0.10	0.11	0.13	0.13	0.14	0.15	0.16	0.16	0.17	0.17
21	0.05	0.05	0.06	0.07	0.10	0.10	0.10	0.10	0.12	0.12	0.12	0.12	0.10	0.11	0.14	0.14	0.15	0.16	0.17	0.17	0.18	0.18
22	0.05	0.06	0.06	0.07	0.10	0.10	0.10	0.11	0.12	0.12	0.12	0.12	0.10	0.11	0.15	0.15	0.15	0.16	0.17	0.17	0.18	0.18
23	0.05	0.06	0.06	0.07	0.11	0.11	0.11	0.12	0.13	0.13	0.13	0.13	0.10	0.11	0.16	0.16	0.16	0.17	0.18	0.18	0.19	0.19
24	0.06	0.06	0.07	0.08	0.11	0.11	0.11	0.12	0.14	0.14	0.14	0.14	0.11	0.12	0.16	0.16	0.16	0.17	0.18	0.18	0.19	0.19
25	0.06	0.06	0.07	0.08	0.12	0.12	0.12	0.13	0.15	0.15	0.15	0.15	0.11	0.12	0.17	0.17	0.17	0.18	0.19	0.19	0.20	0.20
26	0.06	0.06	0.07	0.09	0.13	0.13	0.13	0.14	0.16	0.16	0.16	0.16	0.12	0.13	0.18	0.18	0.18	0.19	0.20	0.20	0.21	0.21
27	0.06	0.07	0.08	0.09	0.13	0.13	0.13	0.14	0.16	0.16	0.17	0.17	0.12	0.13	0.19	0.19	0.19	0.20	0.22	0.22	0.23	0.23
28	0.07	0.07	0.08	0.10	0.14	0.14	0.14	0.15	0.17	0.17	0.17	0.17	0.13	0.14	0.20	0.20	0.21	0.22	0.23	0.23	0.24	0.24
29	0.07	0.07	0.08	0.10	0.15	0.15	0.15	0.15	0.17	0.18	0.18	0.18	0.13	0.15	0.21	0.21	0.22	0.23	0.24	0.24	0.25	0.25
30	0.07	0.08	0.09	0.11	0.16	0.16	0.16	0.16	0.18	0.19	0.19	0.19	0.14	0.16	0.22	0.23	0.23	0.24	0.26	0.26	0.27	0.27
31	0.07	0.08	0.09	0.11	0.16	0.16	0.16	0.17	0.19	0.19	0.20	0.20	0.15	0.16	0.23	0.24	0.24	0.25	0.27	0.27	0.28	0.28
32	0.07	0.08	0.09	0.12	0.17	0.17	0.17	0.17	0.19	0.20	0.21	0.21	0.15	0.17	0.24	0.25	0.25	0.26	0.28	0.28	0.29	0.29
33	0.08	0.08	0.09	0.12	0.18	0.18	0.18	0.18	0.20	0.21	0.21	0.21	0.16	0.18	0.25	0.26	0.27	0.28	0.29	0.29	0.30	0.30
34	0.08	0.09	0.10	0.13	0.18	0.18	0.18	0.18	0.20	0.21	0.22	0.22	0.16	0.18	0.26	0.27	0.28	0.29	0.31	0.31	0.32	0.32
35	0.08	0.09	0.10	0.13	0.19	0.19	0.19	0.19	0.21	0.22	0.23	0.23	0.17	0.19	0.27	0.28	0.29	0.30	0.32	0.32	0.33	0.33
36	0.09	0.10	0.11	0.14	0.20	0.20	0.20	0.20	0.22	0.23	0.24	0.24	0.18	0.20	0.29	0.30	0.31	0.32	0.34	0.35	0.36	0.36
37	0.09	0.10	0.12	0.15	0.21	0.21	0.21	0.22	0.24	0.25	0.26	0.26	0.19	0.22	0.30	0.32	0.33	0.34	0.37	0.37	0.38	0.38
38	0.10	0.11	0.12	0.16	0.22	0.22	0.23	0.23	0.25	0.26	0.27	0.27	0.20	0.23	0.32	0.34	0.35	0.37	0.39	0.40	0.41	0.41
39	0.10	0.11	0.13	0.17	0.23	0.23	0.24	0.24	0.26	0.27	0.28	0.29	0.21	0.24	0.33	0.36	0.37	0.39	0.42	0.42	0.43	0.43
40	0.11	0.12	0.14	0.18	0.24	0.25	0.25	0.26	0.28	0.29	0.30	0.30	0.23	0.26	0.35	0.38	0.40	0.41	0.44	0.45	0.46	0.46
41	0.12	0.13	0.15	0.19	0.25	0.26	0.26	0.27	0.29	0.30	0.31	0.31	0.24	0.27	0.36	0.40	0.42	0.43	0.46	0.48	0.49	0.49
42	0.12	0.13	0.16	0.20	0.26	0.27	0.27	0.28	0.30	0.31	0.32	0.33	0.25	0.28	0.38	0.42	0.44	0.45	0.49	0.50	0.51	0.51
43	0.13	0.14	0.16	0.21	0.27	0.28	0.29	0.29	0.31	0.32	0.33	0.34	0.26	0.29	0.39	0.44	0.46	0.48	0.51	0.53	0.54	0.54
44	0.13	0.14	0.17	0.22	0.28	0.29	0.30	0.31	0.33	0.34	0.35	0.36	0.27	0.31	0.41	0.46	0.48	0.50	0.54	0.55	0.56	0.56
45	0.14	0.15	0.18	0.23	0.29	0.30	0.31	0.32	0.34	0.35	0.36	0.37	0.28	0.32	0.42	0.48	0.50	0.52	0.56	0.58	0.59	0.59
46	0.15	0.16	0.19	0.25	0.31	0.33	0.34	0.35	0.38	0.39	0.40	0.41	0.30	0.34	0.44	0.50	0.52	0.55	0.59	0.60	0.61	0.61
47	0.16	0.17	0.20	0.26	0.34	0.35	0.36	0.38	0.41	0.43	0.45	0.46	0.32	0.36	0.46	0.52	0.55	0.57	0.61	0.63	0.64	0.64
48	0.17	0.18	0.20	0.28	0.36	0.38	0.39	0.41	0.45	0.47	0.49	0.50	0.33	0.38	0.49	0.55	0.57	0.60	0.64	0.65	0.66	0.66
49	0.18	0.19	0.21	0.30	0.39	0.40	0.41	0.44	0.49	0.51	0.53	0.54	0.35	0.40	0.51	0.57	0.60	0.62	0.66	0.68	0.68	0.68
50	0.19	0.20	0.22	0.32	0.41	0.43	0.44	0.47	0.53	0.55	0.58	0.59	0.37	0.42	0.53	0.59	0.62	0.65	0.69	0.70	0.71	0.71
51	0.20	0.21	0.23	0.33	0.43	0.46	0.47	0.49	0.56	0.59	0.62	0.63	0.39	0.43	0.55	0.61	0.64	0.67	0.72	0.73	0.74	0.74
52	0.21	0.22	0.24	0.35	0.46	0.48	0.49	0.52	0.60	0.63	0.66	0.67	0.41	0.45	0.57	0.63	0.67	0.70	0.74	0.75	0.75	0.75
53	0.22	0.23	0.24	0.37	0.48	0.51	0.52	0.55	0.64	0.67	0.70	0.71	0.42	0.47	0.60	0.66	0.69	0.72	0.77	0.77	0.77	0.77
54	0.23	0.24	0.25	0.38	0.51	0.53	0.54	0.58	0.67	0.71	0.75	0.76	0.44	0.49	0.62	0.68	0.72	0.75	0.79	0.80	0.80	0.80
55	0.24	0.25	0.26	0.40	0.53	0.56	0.57	0.61	0.71	0.75	0.79	0.80	0.46	0.51	0.64	0.70	0.74	0.77	0.82	0.82	0.82	0.82
56	0.27	0.28	0.30	0.44	0.56	0.59	0.61	0.65	0.74	0.77	0.81	0.82	0.50	0.56	0.68	0.73	0.77	0.79	0.84	0.84	0.84	0.84
57	0.30	0.32	0.34	0.48	0.59	0.63	0.64	0.68	0.77	0.80	0.83	0.84	0.55	0.60	0.71	0.76	0.79	0.81	0.85	0.85	0.85	0.85
58	0.33	0.35	0.38	0.51	0.63	0.66	0.68	0.72	0.79	0.82	0.85	0.86	0.59	0.65	0.75	0.79	0.82	0.84	0.87	0.87	0.87	0.87
59	0.36	0.39	0.42	0.55	0.66	0.70	0.71	0.75	0.82	0.85	0.87	0.88	0.64	0.69	0.78	0.82	0.84	0.86	0.89	0.89	0.89	0.89
60	0.40	0.42	0.47	0.59	0.69	0.73	0.75	0.79	0.85	0.87	0.89	0.90	0.68	0.74	0.82	0.85	0.87	0.88	0.91	0.91	0.91	0.91
61	0.43	0.45	0.51	0.63	0.72	0.76	0.79	0.83	0.88	0.89	0.91	0.91	0.72	0.79	0.85	0.87	0.89	0.90	0.92			

IUL MONTHLY PER \$1,000 CHARGES

Issue Age	Female, Non-Smoker												Female, Smoker											
	Preferred Best	Preferred Non-Tabacco	Non-Smoker Plus	Unrated	A	B	C	D	E	F	G	H	Preferred Smoker	Unrated	A	B	C	D	E	F	G	H		
0				0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03												
1				0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03												
2				0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03												
3				0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04												
4				0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04												
5				0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04												
6				0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04												
7				0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04												
8				0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04												
9				0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05												
10				0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05												
11				0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05												
12				0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05												
13				0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05												
14				0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05												
15				0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06		0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	
16				0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06		0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	
17				0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06		0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	
18	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	
19	0.03	0.04	0.05	0.05	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	
20	0.04	0.04	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.09	0.09	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	
21	0.04	0.04	0.06	0.06	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	
22	0.04	0.05	0.06	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.10	0.13	0.13	0.13	0.13	0.14	0.14	0.14	0.14	0.14	
23	0.04	0.05	0.06	0.07	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.10	0.14	0.14	0.14	0.14	0.15	0.15	0.15	0.15	0.15	
24	0.05	0.05	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.10	0.11	0.15	0.15	0.15	0.15	0.16	0.16	0.16	0.16	0.16	
25	0.05	0.05	0.07	0.08	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.11	0.16	0.16	0.16	0.16	0.17	0.17	0.17	0.17	0.17	
26	0.05	0.05	0.07	0.08	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.10	0.11	0.17	0.17	0.17	0.17	0.18	0.18	0.18	0.18	0.18	
27	0.05	0.05	0.07	0.09	0.11	0.11	0.11	0.11	0.11	0.12	0.12	0.12	0.11	0.12	0.17	0.17	0.17	0.17	0.18	0.19	0.19	0.19	0.19	
28	0.05	0.06	0.07	0.09	0.12	0.12	0.12	0.12	0.13	0.13	0.13	0.13	0.11	0.12	0.18	0.18	0.18	0.18	0.19	0.20	0.20	0.20	0.20	
29	0.05	0.06	0.07	0.09	0.12	0.13	0.13	0.13	0.14	0.14	0.14	0.14	0.12	0.13	0.18	0.19	0.19	0.19	0.20	0.21	0.21	0.21	0.21	
30	0.06	0.06	0.08	0.10	0.13	0.14	0.14	0.14	0.15	0.15	0.15	0.15	0.12	0.13	0.19	0.20	0.20	0.21	0.22	0.22	0.22	0.22	0.22	
31	0.06	0.06	0.08	0.10	0.14	0.14	0.14	0.14	0.15	0.15	0.15	0.15	0.12	0.13	0.20	0.20	0.21	0.22	0.23	0.23	0.23	0.23	0.23	
32	0.06	0.06	0.08	0.10	0.14	0.15	0.15	0.15	0.16	0.16	0.16	0.16	0.13	0.14	0.20	0.21	0.22	0.23	0.24	0.24	0.24	0.24	0.24	
33	0.06	0.07	0.08	0.10	0.15	0.16	0.16	0.16	0.17	0.17	0.17	0.17	0.13	0.14	0.21	0.22	0.22	0.23	0.25	0.25	0.25	0.25	0.25	
34	0.06	0.07	0.08	0.11	0.15	0.16	0.16	0.16	0.18	0.18	0.18	0.18	0.14	0.15	0.21	0.22	0.23	0.24	0.26	0.26	0.26	0.26	0.26	
35	0.06	0.07	0.08	0.11	0.16	0.17	0.17	0.17	0.19	0.19	0.19	0.19	0.14	0.15	0.22	0.23	0.24	0.25	0.27	0.27	0.27	0.27	0.27	
36	0.06	0.07	0.08	0.12	0.17	0.18	0.18	0.18	0.20	0.20	0.20	0.21	0.15	0.16	0.23	0.25	0.26	0.27	0.29	0.30	0.30	0.30	0.30	
37	0.07	0.08	0.09	0.12	0.18	0.19	0.19	0.19	0.21	0.21	0.21	0.22	0.16	0.17	0.25	0.27	0.28	0.29	0.32	0.32	0.32	0.32	0.32	
38	0.07	0.08	0.09	0.13	0.19	0.20	0.20	0.21	0.22	0.23	0.23	0.24	0.17	0.18	0.26	0.29	0.30	0.31	0.34	0.35	0.35	0.35	0.35	
39	0.07	0.08	0.10	0.14	0.20	0.21	0.21	0.22	0.23	0.24	0.25	0.25	0.18	0.19	0.28	0.31	0.32	0.33	0.36	0.37	0.37	0.38	0.38	
40	0.08	0.09	0.10	0.15	0.21	0.22	0.23	0.23	0.25	0.25	0.26	0.27	0.19	0.21	0.29	0.33	0.34	0.35	0.39	0.40	0.40	0.41	0.41	
41	0.08	0.09	0.10	0.15	0.21	0.23	0.24	0.24	0.26	0.26	0.27	0.28	0.19	0.22	0.30	0.34	0.35	0.37	0.41	0.42	0.43	0.43	0.44	
42	0.08	0.09	0.11	0.16	0.22	0.24	0.25	0.25	0.27	0.27	0.29	0.30	0.20	0.23	0.32	0.36	0.37	0.39	0.43	0.45	0.45	0.46	0.46	
43	0.08	0.09	0.11	0.17	0.23	0.25	0.26	0.27	0.28	0.29	0.30	0.31	0.21	0.24	0.33	0.38	0.39	0.41	0.45	0.47	0.48	0.48	0.49	
44	0.09	0.10	0.12	0.17	0.24	0.26	0.27	0.28	0.29	0.30	0.32	0.33	0.22	0.25	0.35	0.40	0.41	0.43	0.48	0.50	0.50	0.51	0.51	
45	0.09	0.10	0.12	0.18	0.25	0.27	0.28	0.29	0.30	0.31	0.33	0.34	0.23	0.26	0.36	0.42	0.43	0.45	0.50	0.52	0.53	0.54	0.54	
46	0.10	0.11	0.13	0.19	0.27	0.29	0.30	0.31	0.33	0.35	0.37	0.38	0.24	0.28	0.38	0.44	0.45	0.48	0.53	0.55	0.56	0.57	0.57	
47	0.11	0.12	0.14	0.20	0.29	0.31	0.32	0.34	0.36	0.38	0.40	0.41	0.26	0.29	0.40	0.46	0.48	0.50	0.55	0.57	0.58	0.59	0.59	
48	0.12	0.13	0.14	0.22	0.30	0.33	0.34	0.36	0.40	0.42	0.44	0.45	0.27	0.31	0.42	0.48	0.50	0.53	0.58	0.60	0.61	0.62	0.62	
49	0.13	0.14	0.15	0.23	0.32	0.35	0.36	0.38	0.43	0.45	0.48	0.49	0.28	0.32	0.44	0.50	0.52	0.55	0.60	0.62	0.63	0.64	0.64	
50	0.14	0.15	0.16	0.24	0.34	0.37	0.39	0.41	0.46	0.49	0.52	0.53	0.30	0.34	0.46	0.52	0.55	0.58	0.63	0.65	0.66	0.67	0.67	
51	0.14	0.15	0.17	0.25	0.36	0.39	0.41	0.43	0.49	0.52	0.55	0.56	0.31	0.36	0.47	0.53	0.57	0.60	0.66	0.67	0.69	0.69	0.69	
52	0.15	0.16	0.18	0.26	0.38	0.41	0.43	0.45	0.52	0.56	0.59	0.60	0.32	0.37	0.49	0.55	0.59	0.63	0.68	0.70	0.71	0.72	0.72	
53	0.16	0.17	0.18	0.28	0.39	0.43	0.45	0.47	0.56	0.59	0.63	0.64	0.33	0.39	0.51	0.57	0.61	0.65	0.71	0.72	0.74	0.74	0.74	
54	0.17	0.18	0.19	0.29	0.41	0.45	0.47	0.50	0.59	0.63	0.66	0.67	0.35	0.40	0.53	0.59	0.64	0.68	0.73	0.75	0.76	0.77	0.77	
55	0.18	0.19	0.20	0.30	0.43	0.47	0.49	0.52	0.62	0.66	0.70	0.71	0.36	0.42	0.55	0.61	0.66	0.70	0.76	0.77	0.79	0.79	0.79	
56	0.21	0.22	0.24	0.33	0.46	0.50	0.53	0.56	0.65	0.69	0.73	0.74	0.40	0.46	0.58	0.64	0.69	0.73	0.78	0.79	0.81	0.81	0.81	
57	0.23	0.25	0.27	0.36	0.49	0.54	0.56	0.60	0.68	0.72	0.75	0.76	0.43	0.49	0.61	0.67	0.72	0.76	0.80	0.81	0.83	0.83	0.83	
58	0.26	0.28	0.31	0.40	0.52	0.57	0.60	0.63	0.71	0.75	0.78	0.79	0.47	0.53	0.65	0.70	0.75	0.78	0.83	0.83	0.85	0.85	0.85	
59	0.28	0.31	0.34	0.43	0.55	0.60	0.63	0.67	0.74	0.78	0.80	0.81	0.50											



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PruLife[®] Index Advantage UL

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Newark, NJ 07102
AR Insurance License AR1234567



Prudential



S002

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Issued by: Pruco Life Insurance Company located at 213 Washington Street, Newark, NJ 07102-2992, a Prudential Financial company solely responsible for its own financial condition and contractual obligations.

**PruLife® Index Advantage UL
Life Insurance Policy
Individual Basic Illustration**

PruLife® Index Advantage UL is a flexible premium universal life insurance policy that covers the life of one insured. It offers protection with flexibility in premium payments and a choice of death benefit types. This policy is eligible for Index Interest which is subject to a cap (which may change) and is determined by a formula that is based on the values of a designated index, the Standard & Poor's 500™, (S&P 500®), exclusive of dividends. Index Interest, if any, is calculated after policy charges have been deducted. This product allows you to experience the benefits during "up" markets up to a cap, yet minimizes the downside during "declining" markets. This policy may be issued with an Enhanced Cash Value Rider, which may increase cash surrender values in the early years of the policy. The death benefit is payable upon the death of the insured. This illustration is intended to show how guaranteed and non-guaranteed interest rates and charges can affect policy values.

The illustration is based on the following assumptions about the insured and the policy, any riders you are considering and the Additional Assumptions starting on page 24 . This illustration assumes that the currently illustrated non-guaranteed elements used will not change for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. There is no premium that will guarantee the initial coverage amount to remain in effect for the insured's lifetime, while permitting the policy to continue to qualify as life insurance under the Internal Revenue Code.

Illustration Presented to:

Valued Client

Insured's Name

Valued Client

Sex, Age

Male, Age 50

Underwriting Classification

Preferred Best

Initial Basic Insurance Amount

\$1,000,000

Death Benefit Type

Type A (Fixed) Death Benefit

Guideline Premium Test

Enhanced Cash Value Rider

Overloan Protection Rider

MyNeeds BenefitSM

Living Needs Benefit Rider

Initial Premium Outlay

\$7,980.00

Planned First Year Modal Premium

\$7,980.00, paid annually

Please see page 5 for more information about the riders listed above. You will find an explanation of many of the terms used in this illustration in the Glossary starting on page 7 .

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Prepared by: Prudential Representative
213 Washington St
Newark, NJ 07102

AR Insurance License AR1234567

*Please see page 27 for important producer information.

**About
PruLife® Index
Advantage UL**

What is a PruLife® Index Advantage UL policy?

PruLife® Index Advantage UL is a flexible premium indexed universal life policy that helps you meet your life insurance needs through the many features it offers, including:

- Flexibility of premium payments
- A choice of death benefit types
- Potential for cash value accumulation
- The opportunity for a No-Lapse Guarantee
- A guaranteed minimum interest rate

This is a non-participating policy. It does not pay dividends.

How does PruLife® Index Advantage UL work?

Charges are deducted from the premiums paid. The premium remaining after the charges are deducted is the net premium. The net premium is then placed in the Basic Interest Account. The Basic Interest Account (BIA) earns a non-guaranteed interest rate (BIA Rate) declared by the Company, which is guaranteed to never be less than 2.00%. Any loan repayments, interest credited or maturing index segments are also placed in the Basic Interest Account. On the transfer date (usually the 15th of each month), if the Basic Interest Account has an amount greater than 12 times the most recent monthly charges, an Index Segment may be created, based on the allocation instructions of the policyowner. If no Index Segment is created on a transfer date, then the Basic Interest Account may have an amount less than 12 times the most recent monthly charges. This illustration assumes that the net premiums are allocated 100% into the Index Segments and 0% into the Basic Interest Account. The policyowner can change allocation instructions by written request.

At Index Segment maturity, Index Interest may be credited, based on changes in the designated index, and subject to the Participation Rate and current Index Growth Cap rate. Index Interest is not credited on any money deducted, withdrawn or borrowed from the Index Segment prior to the segment maturity.

On a Current basis, this illustration assumes that each month a portion of the Contract Fund equal to the greater of 12 times the most recent monthly charges or 0% of the Basic Interest Account will receive the current BIA Rate of 5.35%. The amount remaining in the Contract Fund will receive interest based on a current illustrated Index Rate of 8.25%. Because of this, the Contract Fund will be credited interest each month at a rate that is between 5.35% and 8.25%, and may be different each month, due to changes in the amount of the last monthly charges. The actual policy will deduct monthly charges from the Basic Interest Account, and will only adjust the Basic Interest Account to equal 12 times the last monthly charges when an Index Segment is formed.

Although assets held in the Basic Interest Account are credited with a rate of interest that is guaranteed never to be less than 2.00% , this illustration assumes that each month the entire Contract Fund will receive the Index Growth Floor rate of 0.00%.

This illustration assumes that a uniform interest rate is credited each year. The actual policy will credit interest to an Index Segment at the guaranteed Index Growth Floor rate during an Index Segment Duration. At the end of the Index Segment Duration, the actual policy will then be credited with any interest in excess of the Index Growth Floor rate. Even if the designated index increases at a rate equal to the Illustrated Index Rate, the policy and the illustration will have somewhat different results. This illustration also assumes an Index Segment Duration that corresponds to the Policy Year.

What other important information should I know about PruLife® Index Advantage UL Policy?

"Standard & Poor's®", "S&P®", "S&P 500®", and "Standard & Poor's 500™" are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by The Prudential Insurance Company of America for itself and affiliates. This indexed product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representations regarding the advisability of purchasing an indexed product. S&P 500® index values are exclusive of dividends.

Past performance of the S&P 500® Index, or its effect on interest credited to values in the Policy should not be considered representative of their future performance. Values shown in this illustration are based upon assumptions, which are subject to change and could be more or less favorable.

How much do I have to pay?

For the policy to be issued, you must pay at least the minimum initial premium. For the policy illustrated the minimum initial premium is \$718.20. After the policy is issued, you can select the amount and timing of premium payments. It is important to keep in mind that your policy may end when either no premiums are paid following the initial premiums, or subsequent premiums are insufficient to continue coverage. The minimum premium payment that we will accept is \$15 for monthly by Electronic Funds Transfer and \$25 for all other payments. Failure to fund the policy sufficiently may result in no participation in the designated index.

When the Basic Interest Account exceeds twelve times the last monthly charges, an Index Segment will be formed based on the policyowner's allocation instructions. In year 1, this amount is \$3685.92.

Does the value of my policy change?

Yes. Your policy's Cash Value, and in some cases the Death Benefit, will vary depending upon:

- The amount of premiums you pay and when you pay them.
- Any loans and withdrawals you take from the policy. Loans and withdrawals will reduce the cash value and the death benefit.
- Charges deducted from premiums and the Contract Fund.
- Interest credited to the Contract Fund.
- Non-Guaranteed Charges deducted and interest credited are generally affected by such factors as the Company's experience with regard to investments, mortality, expenses and persistency.
- Any changes to the Basic Insurance Amount or death benefit option.

Will my policy's results be the same as those shown in this illustration?

Probably not. Your illustration assumes that the benefits and the indicated rates of interest and charges remain in effect exactly as illustrated for the entire time that your policy is in force. In reality, Pruco Life (the Company) has the right to change these from time to time.

How does the guarantee against lapse work?

The No-Lapse Guarantee provides that the policy will remain in effect for 30 years, provided you pay sufficient premiums. For the guarantee to be maintained as illustrated:

- All premiums are paid on time at the beginning of each premium paying period as illustrated.
- No loans are taken against the policy's cash value during the guarantee period.
- Any transactions shown in this illustration such as withdrawals, changes in the Basic Insurance Amount or changes in the death benefit option are assumed to occur at the beginning of the policy year and in the amount illustrated.

Note: Changes in the timing or amount of any of the transactions above may have an effect on the No-Lapse Guarantee. Prior to requesting any of these transactions, contact your financial professional to determine what impact, if any, the transaction(s) may have on your policy.

Please be aware that the policy may have a cash value of zero even though the No-Lapse Guarantee is still in effect.

What happens to my policy at Age 121?

We discontinue the monthly charges from the Contract Fund on the first policy anniversary on or following the Insured's 121st birthday. You may continue the policy after that anniversary and it will then continue to operate as described in its provisions (including the Death Benefit and Contract Fund provisions). However, you may not make any premium payments and no monthly charges will be deducted from the Contract Fund. Loans, loan repayments, and withdrawals may continue to be made. Default may occur if there is excess contract debt.

What are the types of death benefits?

You can choose from two death benefit types. The Type A (Fixed) Death Benefit generally equals the policy's Basic Insurance Amount. The Type B (Variable) Death Benefit generally equals the Basic Insurance Amount plus the Contract Fund. You have the option to change your Death Benefit Type to a Type A or Type B after the policy is issued.

Riders**This illustration includes the following rider(s):****Enhanced Cash Value Rider**

If this policy is surrendered while it is in force, and all the conditions of this rider are satisfied, an additional amount may be payable upon surrender of this policy. The additional amount may vary based on such factors as the issue age, issue date, and the amounts of Basic Insurance Amount. However, this additional amount is not payable if the policy is exchanged pursuant to Section 1035 of the United States Internal Revenue Code, nor may it be borrowed against or withdrawn.

Important Information Regarding the Enhanced Cash Value Rider

This policy is available both with and without the Enhanced Cash Value Rider. Policies that have the Enhanced Cash Value Rider may have higher early surrender values. There is a charge for this rider. This rider does not provide any additional death benefit.

You may wish to ask your representative for more details and ask to see illustrations both with and without the Enhanced Cash Value Rider. You can then see how the addition or absence of the rider addresses your objectives.

Living Needs Benefit Rider

The Living Needs Benefit Rider is available under this Policy at no additional premium to the policyowner. Under the rider, the policyowner may receive a portion of the death benefit prior to the

insured's death if the insured:

- has been confined to an eligible nursing home for at least six consecutive months, and is expected to be permanently confined, or
- is terminally ill, and has a life expectancy of six months or less.

Living Needs Benefit amounts are calculated based on the policy death benefit and the Living Needs Benefit assumptions in effect when a claim is made.

When a claim is paid under this rider, the death benefit is reduced for early payment, and a processing fee of up to \$150 is deducted. If more than one policy is used for the claim, each policy will have a processing fee of up to \$150. The maximum amount the policyowner can receive may approximate 70 to 80 percent of the death benefit for the Nursing Home option and 90 to 95 percent for the Terminal Illness.

The Living Needs Benefit is not a health, nursing home or long-term care insurance benefit and is not designed to eliminate the need for insurance of these types.

Portions of the Living Needs Benefit payment may be taxable, and receipt of the accelerated death benefit may affect eligibility for public assistance programs. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefit, and is considered "terminally ill" or "chronically ill". We suggest that you seek assistance from a personal tax adviser regarding the implications of receiving Living Needs Benefit payments.

MyNeeds BenefitSM

The MyNeeds Benefit rider is available with this policy at no additional charge. If the insured is confined to a Nursing Home or receiving Hospice Care, this rider will waive any surrender charges applicable to a withdrawal or surrender if the conditions described in the rider are met.

Overloan Protection Rider

This policy is available with and without the Overloan Protection Rider (called Excess Loan Protection Rider in your policy). This Rider is not available after issue. Policies that have the Overloan Protection Rider will guarantee that the policy will not lapse when an outstanding policy loan exceeds the cash value of the policy, provided you meet the conditions to exercise, and exercise the Rider while the policy is in force and has not lapsed. There is no charge for electing this Rider. However there is a one-time charge that will be deducted from the Contract Fund at the time the Rider is exercised. Please speak with your sales professional for more details about the terms and the effects that exercising this Rider will have on your policy.

Note that the Internal Revenue Service (IRS) has not ruled on the tax consequences associated with exercising the Rider or whether loans in excess of cash value may be treated as taxable distributions. As a result, you may wish to consult your tax advisor for advice regarding your particular situation before the Rider is exercised.

Glossary of Terms

Additional Amount	An amount payable under the Enhanced Cash Value Rider when the policy is surrendered. This amount may not be borrowed against or withdrawn. If the policy is surrendered under Section 1035 of the Internal Revenue Code, the Additional Amount is forfeited.
Admin. & Transaction Charges	<p>Administrative Charge is a charge for administrative services for keeping records and communicating with policyowners. Administrative charges include:</p> <ol style="list-style-type: none">1) A flat per policy charge, which has a guaranteed maximum of \$20 per month.2) A charge per \$1000 of Basic Insurance Amount that varies by sex, issue age, policy year, underwriting and rating class in all years.3) A charge equal to a percentage of the Contract Fund of 0.72% in all years . <p>(There is a premium-based administration charge that is calculated separately from the administrative charges described above. See glossary term, Premium-Based Admin. Charges for more information.)</p> <p>We may charge less than the guaranteed maximum charge, but not more.</p> <p>Transaction Charges cover various charges assessed when certain events occur such as withdrawals or a requested decrease in the Basic Insurance Amount.</p>
Age	The age of the insured at the beginning of each policy year.
Annual Premium Outlay	The annual payment amount. Annual payments are assumed to be made at the beginning of each policy year. If you make payments more frequently than annually, they are assumed to be made on the first day of each premium payment period.
Basic Insurance Amount	This is the face amount of your Policy.
Basic Interest Account	All premiums, loan principal repayments and amounts from matured Index Segments are initially deposited in the Basic Interest Account. Any amounts in excess of 12 times the last monthly charges are transferred to Index Segments on the transfer date (usually the 15 th of each month, see your policy for details), based on the policyowner's allocation instructions. The Basic Interest Account is the first place from which policy charges, requested loans and withdrawals are taken. After the Basic Interest Account is empty, policy charges, requested loans and withdrawals are deducted from the most recently created Index Segments. The Basic Interest Account earns a non-guaranteed Interest Rate (BIA Rate) declared by the Company, which is guaranteed to never be less than 2.00%.
BIA Rate	The interest rate credited to the Basic Interest Account in this illustration. The BIA Rate is guaranteed to never be less than an effective annual rate of 2.00%. A higher effective annual BIA Rate may be declared by the Company. The current BIA Rate is 5.35%.
Cash Value	The amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy. This amount reflects the greater of the Contract Fund and the minimum contract fund minus any Surrender Charges that may apply within the first 15 policy years. The Cash Value does not reflect any taxes that may be due upon surrender

of the policy. The value shown in the illustration is as of the end of the policy year.

Charge for Extras	The additional charge for any temporary extra ratings and aviation, occupational and avocation extras.
Contract Fund	<p>This amount equals the total invested premiums accumulated at interest, less charges and withdrawals, plus the principal amount of any loan, plus any interest credited on the loan. The value is illustrated as of the end of each policy year. The Contract Fund may vary and includes both the Index Segments and the Basic Interest Account, together with any outstanding loan principal plus loan interest credited. The Contract Fund does not include any surrender charges.</p> <p>This policy features a minimum contract fund, which is accumulated by adding the net premiums, deducting the same withdrawals and charges as the Contract Fund (except for the administrative charge that is expressed as a percentage of the Contract Fund), and crediting an annual rate of 1.00% each year, to both the non-loaned and loaned amounts. If this cumulative amount is greater than the calculated Contract Fund, this minimum amount is illustrated as the Contract Fund. The minimum contract fund is applicable to surrender values, death benefits, and loanable amounts. See your policy for more information on the impact of the minimum contract fund on these and other values.</p>
Cost of Additional Riders	The annualized charges for the cost of the Rider(s).
Cost of Insurance	The annualized charges for providing insurance coverage.
Current, Midpoint and Guaranteed Maximum Charges	The Current Charges are the amounts that we now charge and these charges are not guaranteed. We can increase the current charges without giving advance notice, but we cannot charge more than the Guaranteed Maximum Charges. Midpoint charges are an assumed rate of charges that represents an average of the current and guaranteed.
Death Benefit	The Death Benefit is the amount payable under the policy upon the death of the insured. The amount shown in the illustration is as of the end of the policy year.
Guaranteed Interest Rates	The guaranteed interest rates used in this illustration are the Guaranteed Index Floor of 0.00% and the Guaranteed BIA Rate of 2.00%.
Guideline Premium Test	The policy owner may elect either the Guideline Premium Test or the Cash Value Accumulation Test definition of life insurance at the time the policy is purchased. Once the policy is issued, this election may not be changed. This illustration assumes that the policy owner has chosen the Guideline Premium Test. The initial Guideline Level Premium is \$24,084.88. The initial Guideline Single Premium is \$302,621.31.
Illustrated Interest Rates	The illustrated non-guaranteed interest rates credited to the non-loaned portion of the Contract Fund. The current Illustrated Index Rate is 8.25% and we may change this rate from time to time. Any loaned portion is credited with a guaranteed rate of 3.00%. The Illustrated Index Rate used in this illustration is 8.25% and BIA Rate of 5.35%.
Indexed Account	The Indexed Account is made up of Index Segments, for which Index Interest is based on the performance of an external financial index. The initial Indexed Account will be tied to the S&P 500®, exclusive of dividends. If this index becomes unavailable, or if the index calculation is substantially changed, we will notify you of the alternate external financial index.

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Index Interest

Index Interest is the amount in excess of the guaranteed Index Growth Floor that is calculated on each segment maturity date using the index value on the segment maturity date, the index value on the segment start date, the participation rate, the index growth floor and the index growth cap.

No Index Interest will be credited on amounts removed, deducted or withdrawn from an Index Segment prior to the end of the Index Segment Duration. The Index Interest will never be less than zero.

At the death of the insured, any segments that have not matured will have their value withdrawn, and so no Index Interest will be credited.

Index Growth Cap

The Index Growth Cap is generally stated as a percentage, which is the maximum rate of interest the policy will earn, regardless of changes to the designated index. The Index Growth Cap is declared for each Index Segment in advance of each Index Segment Duration. **The Index Growth Cap is subject to change at our discretion, both up and down, but is guaranteed to never be less than 3.00%. Changes to the Index Growth Cap could result in different values than shown here.** Changes are not tied to the performance of the underlying index, and may be based on interest rates, market volatility, and other factors.

Index Growth Floor

The Index Growth Floor is generally stated as a percentage, which is the minimum rate of interest the policy will earn, regardless of the performance of the designated index. The Index Growth Floor is declared for each Index Segment in advance of each Index Segment Duration, and is guaranteed to never be less than that shown in the policy. The Index Growth Floor is guaranteed to be never less than 0.00%.

Index Segment Duration

The Index Segment Duration is stated in the policy. The Index Segment Duration is a one-year point-to-point period from the Index Segment start date to the Index Segment Maturity Date. By point-to-point, we mean that each year on the anniversary of an Index Segment, the movement of the designated index is measured by determining the difference between the index value on the first day of the Index Segment Duration and the last day of the Index Segment Duration. On each Index Segment Maturity Date we determine the designated index value at both the Index Segment start date and the Index Segment Maturity Date. The difference in these two index values is used, in part, to determine the rate of any Index Interest credited to an Index Segment on its maturity date.

At the end of each Index Segment Duration, the Index Segment matures, the Index Interest is calculated, and a new Index Segment may then be created based on the allocation instructions of the policyowner.

Index Segment

On the transfer date, an Index Segment may be created, based on the allocation instructions of the policyowner. When an Index Segment is created, an amount equal to 12 times the most recent monthly charges will be retained in the Basic Interest Account. Since transfers can occur once monthly and the Index Segments are one year in duration, there may be as many as 12 Index Segments active at one time for a given Index Account. **Although Index Interest is determined using the value of a designated index, the policy does not participate directly in the equity market.**

Note that premiums and loan re-payments received on or after a transfer date will not be

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available to be applied to a new Index Segment until the next transfer date, but they will be credited with interest in the Basic Interest Account. If a premium payment or loan repayment is received within two business days of a transfer date, we reserve the right to delay allocating that payment until the following transfer date.

Index Segment Maturity Date	The Index Segment Maturity Date is the last day of the Index Segment Duration. On the Index Segment Maturity Date, Index Interest is calculated.
Lapse	Lapse occurs when the policy's No-Lapse Guarantee is not in effect, the policy's Cash Value is zero, any premium needed to keep the policy in force is not paid when due and coverage ends. The illustration will show "END" in the year of lapse.
Loan Interest	The interest charged on a loan that accrues in each policy year. It is due at the beginning of the next policy year or upon surrender of the policy. Unpaid loan interest is added to the loan principal when due and becomes part of the Cumulative Loan Balance.
Loan	<p>The amount of any loan assumed to be taken at the beginning of each policy year. Loan repayments are indicated by a negative number in the Loans and Withdrawals report.</p> <p>Both standard and preferred loans are available on this policy. The standard loan interest rate is 4.00%. After 10 years, the policy may be eligible for a preferred loan with an interest rate of only 3.25%. Loan interest charged on standard or preferred loans is payable at the end of each policy year. The portion of the Contract Fund equal to any loan is credited with interest at an effective annual rate of 3.00%. For the minimum contract fund calculation, the annual interest rate credited is 1.00%.</p> <p>Each loan request must be submitted to the Company.</p> <p>This illustration assumes that if a standard loan is outstanding or a loan is taken on or after the 10th policy anniversary, the loan will be considered a preferred loan, to the maximum extent available.</p>
Midpoint Cash Value, Midpoint Contract Fund, Midpoint Death Benefit	Non-guaranteed results based upon assumptions of interest and charges that are an average of the guaranteed and current assumptions.
Midpoint Interest Rates	<p>Assumed, non-guaranteed credited interest rates that are halfway between 1) the Illustrated Index Rate and the Index Growth Floor rate and 2) the Illustrated BIA Rate and the Guaranteed Interest Rate.</p> <p>In this illustration, the initial Midpoint Index Rate of 4.13% and Midpoint BIA Rate of 3.68%. See the About the Interest Rates on page 16 for more information.</p>
No-Lapse Guarantee	<p>A guarantee that the policy will remain in effect, provided you pay sufficient premiums and you do not take loans. This guarantee will depend on such factors as the amount and timing of premiums paid and withdrawals taken, and changes made to the policy. If your frequency of premium payments is other than annual, the annualized premium needed to maintain the guarantee will be higher than the annual premium.</p> <p>Within the Limited No-Lapse Guarantee Period (30 years (Age 80)), the No-Lapse Guarantee will provide protection against lapse caused by insufficient cash value if sufficient net accumulated premiums (accumulated premiums less withdrawals plus</p>

interest) are paid. The No-Lapse Guarantee will NOT protect against lapse caused by excess contract debt within the Limited No-Lapse Guarantee period.

The premiums shown below, which are based on the Initial Basic Insurance Amount, will guarantee the contract will remain in effect for the period shown, if the premiums are paid exactly on the first day of each policy year, and no loans or withdrawals are taken. These premium amounts can be affected by policy changes.

<u>Annual Premium</u>	<u>Amount</u>	<u>No-Lapse Guarantee Period</u>
Short-Term	\$7,980.00	20 Years
Limited No-Lapse Guarantee	\$10,230.00	30 Years

Keep in mind the No-Lapse Guarantee may be in effect for different periods if the amount or timing of premiums differ from that shown in this illustration, or if any changes are made to the policy. Prior to your requesting any of these transactions, we suggest that you contact your financial professional to determine the impact, if any, these transactions will have on the guarantee against lapse.

Participation Rate

The Participation Rate determines what percent of the gain (if any) in the designated index will be credited to the policy. For example, an insurance company may set the Participation Rate at 80%, which means the policy would only be credited interest based on 80% of the positive growth experience by the designated index. The Participation Rate will be declared for each Index Segment in advance of each Index Segment Duration, but it will never be less than that shown in the policy. The Participation Rate will never be less than 100.00%.

**Premium-Based Admin.
Charges**

A charge that is deducted from premiums paid into the policy. The maximum administration charge is 3.75%. The Company currently charges 3.75% of each premium paid.

Sales Charge

This charge helps cover our policy selling costs.

Surrender Charges

Surrender charges may apply within the first 15 policy years of initial base policy coverage, if you make a withdrawal on a policy with a Type A (Fixed) death benefit, reduce the Basic Insurance Amount, or surrender the policy. In any year illustrated, the surrender charge is equal to the difference between Contract Fund and Cash Value.

Surrender Value

The Surrender Value is the amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy. This amount reflects the greater of the Contract Fund and the minimum contract fund minus any Surrender Charges, minus the outstanding loan and any unpaid Loan Interest, plus the additional amount payable under the Enhanced Cash Value Rider. The Surrender Value does not reflect any taxes that may be due upon surrender of the policy. The value shown in the illustration is as of the end of the policy year.

Numeric Summary & Acknowledgement

Valued Client, Male, 50
Preferred Best
\$1,000,000 PruLife® Index Advantage UL
Type A (Fixed) Death Benefit
Guideline Premium Test, Enhanced Cash Value Rider
Initial Annual Premium Outlay \$7,980.00

		Guaranteed Results Based on Guaranteed Index Growth Floor of 0.00% and Guaranteed BIA Rate of 2.00% & Maximum Charges			Non-Guaranteed Results Based on Midpoint Index Rate of 4.13% and Midpoint BIA Rate of 3.68%® and Midpoint Charges				Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges	
Year	Age	Annual Premium Outlay	Surrender Value	Death Benefit	Surrender Value	Death Benefit	Surrender Value	Death Benefit	Surrender Value	Death Benefit
5	54	7980	0	1000000 <	5361	1000000 <	17467	1000000 <		
10	59	7980	0	1000000 <	16428	1000000 <	58333	1000000 <		
16	65	7980	0	1000000 <	12612	1000000 <	129728	1000000 <		
20	69	7980	0	1000000 <	0	1000000 <	186463	1000000 <		
21	70	7980					202719	1000000		
36	85	7980					485149	1000000		
41	90	7980					564233	1000000		
71	120	7980					2916497	2916497		

Based on the illustrated Annual Premium Outlay, the policy may end prior to age 121. The coverage under the scenarios illustrated above will end as indicated below:

Guaranteed Interest Rate and Maximum Charges: Coverage will end in year 21 at age 70

Midpoint Interest Rates and Midpoint Charges: Coverage will end in year 21 at age 70

I(we) have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower.

The agent or broker has told me (us) they are not guaranteed. I understand that if I am not satisfied with any aspect of this Life Insurance policy, I may return it within the time period stated in the "Right to Cancel" provision located on the face page of the policy, and receive a refund of the money that I have paid.

Applicant's/Owner's Signature_____Date_____Applicant's/Owner's Signature_____Date_____

I certify that this illustration has been presented to the Applicant(s) and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Representative's Signature_____Date_____

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Comparative Values

Comparative Values show how the policy would perform under the indicated assumptions of interest rates and charges. Values in this illustration reflect the greater of the Contract Fund and the minimum contract fund.

Valued Client, Male, 50
Preferred Best
\$1,000,000 PruLife® Index Advantage UL
Type A (Fixed) Death Benefit
Guideline Premium Test, Enhanced Cash Value Rider
Initial Annual Premium Outlay \$7,980.00

			Guaranteed Results Based on			Non-Guaranteed Results Based on		
			Guaranteed Index Growth Floor of 0.00% and Guaranteed BIA Rate of 2.00% and Maximum Charges			Illustrated Index Rate of 8.25% and BIA Rate of 5.35% [®] and Current Charges		
Year	Age	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Contract Fund	Surrender Value	Death Benefit
1	50	7980	375	0	1000000 <	2805	5874	1000000 <
2	51	7980	1196	0	1000000 <	6665	9427	1000000 <
3	52	7980	1639	0	1000000 <	10941	11760	1000000 <
4	53	7980	1638	0	1000000 <	15489	13698	1000000 <
5	54	7980	1067	0	1000000 <	20536	17467	1000000 <
6	55	7980	0	0	1000000 <	25894	21291	1000000 <
7	56	7980	0	0	1000000 <	34017	29413	1000000 <
8	57	7980	0	0	1000000 <	42680	38588	1000000 <
9	58	7980	0	0	1000000 <	51803	48222	1000000 <
10	59	7980	0	0	1000000 <	61402	58333	1000000 <
Total		79800						
11	60	7980	0	0	1000000 <	71748	69190	1000000 <
12	61	7980	0	0	1000000 <	82557	80511	1000000 <
13	62	7980	0	0	1000000 <	93765	92231	1000000 <
14	63	7980	0	0	1000000 <	105343	104320	1000000 <
15	64	7980	0	0	1000000 <	117314	116802	1000000 <
16	65	7980	0	0	1000000 <	129728	129728	1000000 <
17	66	7980	0	0	1000000 <	142767	142767	1000000 <
18	67	7980	0	0	1000000 <	156526	156526	1000000 <
19	68	7980	0	0	1000000 <	171096	171096	1000000 <
20	69	7980	0	0	1000000 <	186463	186463	1000000 <
Total		159600						
21	70	7980	0	END‡	END‡	202719	202719	1000000
22	71	7980				219823	219823	1000000
23	72	7980				237711	237711	1000000
24	73	7980				256308	256308	1000000
25	74	7980				274133	274133	1000000
26	75	7980				292163	292163	1000000
27	76	7980				310728	310728	1000000
28	77	7980				329782	329782	1000000
29	78	7980				349233	349233	1000000
30	79	7980				368996	368996	1000000
Total		239400						

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

[®]Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

‡The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 25.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Comparative Values

			Guaranteed Results Based on Guaranteed Index Growth Floor of 0.00% and Guaranteed BIA Rate of 2.00% and Maximum Charges			Non-Guaranteed Results Based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35% [®] and Current Charges		
Year	Age	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Contract Fund	Surrender Value	Death Benefit
31	80	7980				388800	388800	1000000
32	81	7980				408490	408490	1000000
33	82	7980				428067	428067	1000000
34	83	7980				447467	447467	1000000
35	84	7980				466554	466554	1000000
36	85	7980				485149	485149	1000000
37	86	7980				503054	503054	1000000
38	87	7980				520084	520084	1000000
39	88	7980				536064	536064	1000000
40	89	7980				550836	550836	1000000
Total		319200						
41	90	7980				564233	564233	1000000
42	91	7980				576388	576388	1000000
43	92	7980				587093	587093	1000000
44	93	7980				596040	596040	1000000
45	94	7980				602802	602802	1000000
46	95	7980				606835	606835	1000000
47	96	7980				607906	607906	1000000
48	97	7980				605104	605104	1000000
49	98	7980				597162	597162	1000000
50	99	7980				582296	582296	1000000
Total		399000						
51	100	7980				627066	627066	1000000
52	101	7980				675971	675971	1000000
53	102	7980				729392	729392	1000000
54	103	7980				787745	787745	1000000
55	104	7980				851487	851487	1000000
56	105	7980				921115	921115	1000000
57	106	7980				997172	997172	1000000
58	107	7980				1079579	1079579	1079579
59	108	7980				1168129	1168129	1168129
60	109	7980				1263280	1263280	1263280
Total		478800						

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

[®]Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

‡The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 25.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Comparative Values

			Guaranteed Results Based on			Non-Guaranteed Results Based on		
			Guaranteed Index Growth Floor of 0.00% and Guaranteed BIA Rate of 2.00% and Maximum Charges			Illustrated Index Rate of 8.25% and BIA Rate of 5.35% [®] and Current Charges		
Year	Age	Annual Premium Outlay	Contract Fund	Surrender Value	Death Benefit	Contract Fund	Surrender Value	Death Benefit
61	110	7980				1365525	1365525	1365525
62	111	7980				1475392	1475392	1475392
63	112	7980				1593449	1593449	1593449
64	113	7980				1720307	1720307	1720307
65	114	7980				1856622	1856622	1856622
66	115	7980				2003099	2003099	2003099
67	116	7980				2160496	2160496	2160496
68	117	7980				2329626	2329626	2329626
69	118	7980				2511365	2511365	2511365
70	119	7980				2706652	2706652	2706652
Total		558600						
71	120	7980				2916497	2916497	2916497
Total		566580						

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

[®]Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

‡The policy ends and coverage ceases because the Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section starting on page 25.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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About the Interest Rates

On a Current basis, this illustration assumes that each month a portion of the Contract Fund equal to the greater of 12 times the most recent monthly charges or 0% of the Basic Interest Account will receive the current BIA Rate of 5.35%. The amount remaining in the Contract Fund will receive interest based on a current illustrated Index Rate of 8.25%. Because of this, the Contract Fund will be credited interest each month at a rate that is between 5.35% and 8.25%, and may be different each month, due to changes in the amount of the last monthly charge. The actual policy will deduct monthly charges from the Basic Interest Account, and will only adjust the Basic Interest Account to equal 12 times the last monthly charges when an Index Segment is formed.

Similarly, on a Guaranteed basis, this illustration assumes that each month a portion of the Contract Fund equal to the greater of 12 times the most recent monthly charges or 0% of the Basic Interest Account will receive the guaranteed BIA Rate of 2.00% and the amount remaining in the Contract Fund will receive Guaranteed Index Floor of 0.00%.

The current Illustrated Index Rate of 8.25% is calculated based on the changes in the S&P 500® Index over a 20-year period of time, subject to all the definitions listed in the Glossary of this illustration. This historical average is not intended as an indication of future performance and is not guaranteed. Actual interest crediting rates may be different from those shown in the illustration. Even if the designated index averages are the same as the illustrated rates, actual results may be different from those shown.

The table below shows the Illustrated Interest Rates and Midpoint Interest Rates used to produce the illustration. The Illustrated Interest Rates are not an expected rate for any given year. They are not intended to predict future performances.

<u>Year</u>	<u>Illustrated Index Rate</u>	<u>Midpoint Index Rate</u>	<u>BIA Rate</u>	<u>Midpoint BIA Rate</u>
1 thru 71	8.25%	4.13%	5.35%	3.68%

The table below shows the current and minimum rates for Index Growth Cap, Index Growth Floor, Participation Rate and BIA Rate. The Current rates are subject to change.

	Current and Minimum Rates	
	<u>Current</u>	<u>Minimum</u>
Index Growth Cap	12.00%	3.00%
Index Growth Floor	0.00%	0.00%
Participation Rate	100.00%	100.00%
BIA Rate	5.35%	2.00%

The actual credited rate for any given year will almost certainly be different from the Illustrated Interest Rates. Your actual credited rate will be between the Index Growth Floor and the Index Growth Cap.

Examples: Below are examples of how the Illustrated Index Rate would be determined based on the value of the S&P 500® index.

	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Actual Index Value as of 12/31:	1257.60	1257.64	1115.10	903.25	1468.36	1418.30
Step 1: Actual Index % Change:	0.00%	12.78%	23.45%	-38.49%	3.53%	
Step 2: Apply a Participation Rate of 100%:	0.00%	12.78%	23.45%	-38.49%	3.53%	
Step 3: Apply an Index Growth Cap Rate of 12.00%:	0.00%	12.00%	12.00%	-38.49%	3.53%	
Step 4: Apply an Index Growth Floor Rate of 0.00%:	0.00%	12.00%	12.00%	0.00%	3.53%	
Illustrated Index Rate Credited:	0.00%	12.00%	12.00%	0.00%	3.53%	

Illustrated Index Rate Credited in Year 2011:

Step 1: Actual Index % Change = 0.00%

Step 2: Apply a Participation Rate of 100% = 0.00%

Step 3: Apply an Index Growth Cap Rate of 12.00% = 0.00% (lesser of Step 2 and Index Growth Cap)

Step 4: Apply an Index Growth Floor Rate of 0.00% = 0.00% (greater of Index Growth Floor and Step 3)

Illustrated Index Interest Credited in Year 2011 = 0.00%

The changes in the S&P 500® are exclusive of dividends.

Enhanced Cash Value Rider

This report shows the effects of the Enhanced Cash Value Rider. Based on the assumptions shown below, the Additional Amount is the benefit received by adding the rider. The Additional Amount is not payable if the policy is surrendered as part of a 1035 Exchange. The Additional Amount may not be borrowed or withdrawn.

Valued Client, Male, 50

Preferred Best

\$1,000,000 PruLife® Index Advantage UL

Type A (Fixed) Death Benefit

Guideline Premium Test, Enhanced Cash Value Rider

Initial Annual Premium Outlay \$7,980.00

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Contract Fund	Cash Value	Additional Amount	Surrender Value
1	50	7980	2805	0	13299	5874
2	51	7980	6665	0	11969	9427
3	52	7980	10941	2757	9002	11760
4	53	7980	15489	8328	5371	13698
5	54	7980	20536	14398	3069	17467
6	55	7980	25894	20779	512	21291
7	56	7980	34017	29413	0	29413
8	57	7980	42680	38588	0	38588
9	58	7980	51803	48222	0	48222
10	59	7980	61402	58333	0	58333
Total		79800				
11	60	7980	71748	69190	0	69190
12	61	7980	82557	80511	0	80511
13	62	7980	93765	92231	0	92231
14	63	7980	105343	104320	0	104320
15	64	7980	117314	116802	0	116802
16	65	7980	129728	129728	0	129728
17	66	7980	142767	142767	0	142767
18	67	7980	156526	156526	0	156526
19	68	7980	171096	171096	0	171096
20	69	7980	186463	186463	0	186463
Total		159600				

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Enhanced Cash Value Rider

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Contract Fund	Cash Value	Additional Amount	Surrender Value
21	70	7980	202719	202719	0	202719
22	71	7980	219823	219823	0	219823
23	72	7980	237711	237711	0	237711
24	73	7980	256308	256308	0	256308
25	74	7980	274133	274133	0	274133
26	75	7980	292163	292163	0	292163
27	76	7980	310728	310728	0	310728
28	77	7980	329782	329782	0	329782
29	78	7980	349233	349233	0	349233
30	79	7980	368996	368996	0	368996
Total		239400				
31	80	7980	388800	388800	0	388800
32	81	7980	408490	408490	0	408490
33	82	7980	428067	428067	0	428067
34	83	7980	447467	447467	0	447467
35	84	7980	466554	466554	0	466554
36	85	7980	485149	485149	0	485149
37	86	7980	503054	503054	0	503054
38	87	7980	520084	520084	0	520084
39	88	7980	536064	536064	0	536064
40	89	7980	550836	550836	0	550836
Total		319200				
41	90	7980	564233	564233	0	564233
42	91	7980	576388	576388	0	576388
43	92	7980	587093	587093	0	587093
44	93	7980	596040	596040	0	596040
45	94	7980	602802	602802	0	602802
46	95	7980	606835	606835	0	606835
47	96	7980	607906	607906	0	607906
48	97	7980	605104	605104	0	605104
49	98	7980	597162	597162	0	597162
50	99	7980	582296	582296	0	582296
Total		399000				

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Enhanced Cash Value Rider

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Contract Fund	Cash Value	Additional Amount	Surrender Value
51	100	7980	627066	627066	0	627066
52	101	7980	675971	675971	0	675971
53	102	7980	729392	729392	0	729392
54	103	7980	787745	787745	0	787745
55	104	7980	851487	851487	0	851487
56	105	7980	921115	921115	0	921115
57	106	7980	997172	997172	0	997172
58	107	7980	1079579	1079579	0	1079579
59	108	7980	1168129	1168129	0	1168129
60	109	7980	1263280	1263280	0	1263280
Total		478800				
61	110	7980	1365525	1365525	0	1365525
62	111	7980	1475392	1475392	0	1475392
63	112	7980	1593449	1593449	0	1593449
64	113	7980	1720307	1720307	0	1720307
65	114	7980	1856622	1856622	0	1856622
66	115	7980	2003099	2003099	0	2003099
67	116	7980	2160496	2160496	0	2160496
68	117	7980	2329626	2329626	0	2329626
69	118	7980	2511365	2511365	0	2511365
70	119	7980	2706652	2706652	0	2706652
Total		558600				
71	120	7980	2916497	2916497	0	2916497
Total		566580				

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Charges and Expenses

This report shows deductions that are currently made from premium payments and the Contract Fund. The level of these charges is not guaranteed. Current Charges may increase up to but not more than the Guaranteed Maximum Charges stated in the policy.

Valued Client, Male, 50
Preferred Best
\$1,000,000 PruLife® Index Advantage UL
Type A (Fixed) Death Benefit
Guideline Premium Test, Enhanced Cash Value Rider
Initial Annual Premium Outlay \$7,980.00

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund				Sum of Deductions	Policy Values		
			Premium Based Admin. Charges	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Charge for Extras	Cost of Additional Riders		Contract Fund	Surrender Value	Death Benefit
1	50	7980	299	638	2446	1225	0	750	5359	2805	5874	1000000 <
2	51	7980	299	638	2472	1253	0	0	4663	6665	9427	1000000 <
3	52	7980	299	479	2502	1292	0	0	4572	10941	11760	1000000 <
4	53	7980	299	479	2534	1337	0	0	4649	15489	13698	1000000 <
5	54	7980	299	279	2569	1387	0	0	4534	20536	17467	1000000 <
6	55	7980	299	279	2606	1448	0	0	4633	25894	21291	1000000 <
7	56	7980	299	279	373	1516	0	0	2467	34017	29413	1000000 <
8	57	7980	299	279	433	1577	0	0	2588	42680	38588	1000000 <
9	58	7980	299	279	497	1751	0	0	2826	51803	48222	1000000 <
10	59	7980	299	279	564	1941	0	0	3084	61402	58333	1000000 <
Total		79800							39376			
11	60	7980	299	40	636	2153	0	0	3128	71748	69190	1000000 <
12	61	7980	299	40	712	2440	0	0	3491	82557	80511	1000000 <
13	62	7980	299	40	791	2821	0	0	3951	93765	92231	1000000 <
14	63	7980	299	40	872	3257	0	0	4469	105343	104320	1000000 <
15	64	7980	299	40	957	3698	0	0	4994	117314	116802	1000000 <
16	65	7980	299	40	1044	4117	0	0	5501	129728	129728	1000000 <
17	66	7980	299	40	1135	4399	0	0	5873	142767	142767	1000000 <
18	67	7980	299	40	1231	4634	0	0	6204	156526	156526	1000000 <
19	68	7980	299	40	1333	4835	0	0	6507	171096	171096	1000000 <
20	69	7980	299	40	1440	5106	0	0	6885	186463	186463	1000000 <
Total		159600							90379			

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

See the Comparative Values Report on page 13 for an illustration of guarantees.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Charges and Expenses

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund				Sum of Deductions	Policy Values		
			Premium Based Admin. Charges	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Charge for Extras	Cost of Additional Riders		Contract Fund	Surrender Value	Death Benefit
21	70	7980	299	40	1553	5346	0	0	7238	202719	202719	1000000
22	71	7980	299	40	1672	5686	0	0	7697	219823	219823	1000000
23	72	7980	299	40	1797	6146	0	0	8282	237711	237711	1000000
24	73	7980	299	40	1928	6730	0	0	8997	256308	256308	1000000
25	74	7980	299	40	2059	8750	0	0	11148	274133	274133	1000000
26	75	7980	299	40	2188	9800	0	0	12327	292163	292163	1000000
27	76	7980	299	40	2319	10557	0	0	13215	310728	310728	1000000
28	77	7980	299	40	2454	11394	0	0	14187	329782	329782	1000000
29	78	7980	299	40	2592	12352	0	0	15282	349233	349233	1000000
30	79	7980	299	40	2732	13417	0	0	16488	368996	368996	1000000
Total		239400							205240			
31	80	7980	299	40	2874	14756	0	0	17969	388800	388800	1000000
32	81	7980	299	40	3016	16244	0	0	19599	408490	408490	1000000
33	82	7980	299	40	3157	17723	0	0	21219	428067	428067	1000000
34	83	7980	299	40	3297	19254	0	0	22890	447467	447467	1000000
35	84	7980	299	40	3435	20899	0	0	24673	466554	466554	1000000
36	85	7980	299	40	3570	22691	0	0	26600	485149	485149	1000000
37	86	7980	299	40	3701	24633	0	0	28674	503054	503054	1000000
38	87	7980	299	40	3827	26701	0	0	30867	520084	520084	1000000
39	88	7980	299	40	3946	28871	0	0	33156	536064	536064	1000000
40	89	7980	299	40	4056	31117	0	0	35512	550836	550836	1000000
Total		319200							466399			

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

See the Comparative Values Report on page 13 for an illustration of guarantees.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Charges and Expenses

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund				Sum of Deductions	Policy Values		
			Premium Based Admin. Charges	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Charge for Extras	Cost of Additional Riders		Contract Fund	Surrender Value	Death Benefit
41	90	7980	299	40	4158	33433	0	0	37930	564233	564233	1000000
42	91	7980	299	40	4250	35530	0	0	40119	576388	576388	1000000
43	92	7980	299	40	4333	37735	0	0	42407	587093	587093	1000000
44	93	7980	299	40	4404	40127	0	0	44871	596040	596040	1000000
45	94	7980	299	40	4461	42798	0	0	47598	602802	602802	1000000
46	95	7980	299	40	4501	45824	0	0	50664	606835	606835	1000000
47	96	7980	299	40	4521	48879	0	0	53739	607906	607906	1000000
48	97	7980	299	40	4516	52581	0	0	57436	605104	605104	1000000
49	98	7980	299	40	4480	57199	0	0	62018	597162	597162	1000000
50	99	7980	299	40	4401	63132	0	0	67872	582296	582296	1000000
Total		399000							971053			
51	100	7980	299	40	4486	6273	0	0	11097	627066	627066	1000000
52	101	7980	299	40	4820	5527	0	0	10686	675971	675971	1000000
53	102	7980	299	40	5186	4712	0	0	10237	729392	729392	1000000
54	103	7980	299	40	5585	3823	0	0	9747	787745	787745	1000000
55	104	7980	299	40	6021	2851	0	0	9211	851487	851487	1000000
56	105	7980	299	40	6498	1789	0	0	8626	921115	921115	1000000
57	106	7980	299	40	7018	629	0	0	7987	997172	997172	1000000
58	107	7980	299	40	7585	0	0	0	7924	1079579	1079579	1079579
59	108	7980	299	40	8197	0	0	0	8536	1168129	1168129	1168129
60	109	7980	299	40	8853	0	0	0	9193	1263280	1263280	1263280
Total		478800							1064297			

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

See the Comparative Values Report on page 13 for an illustration of guarantees.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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Charges and Expenses

Non-guaranteed results based on Illustrated Index Rate of 8.25% and BIA Rate of 5.35%® and Current Charges.

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund				Sum of Deductions	Policy Values		
			Premium Based Admin. Charges	Sales Charge	Admin. & Transaction Charges	Cost of Insurance	Charge for Extras	Cost of Additional Riders		Contract Fund	Surrender Value	Death Benefit
61	110	7980	299	40	9559	0	0	0	9898	1365525	1365525	1365525
62	111	7980	299	40	10318	0	0	0	10657	1475392	1475392	1475392
63	112	7980	299	40	11133	0	0	0	11472	1593449	1593449	1593449
64	113	7980	299	40	12008	0	0	0	12348	1720307	1720307	1720307
65	114	7980	299	40	12949	0	0	0	13289	1856622	1856622	1856622
66	115	7980	299	40	13961	0	0	0	14300	2003099	2003099	2003099
67	116	7980	299	40	15047	0	0	0	15386	2160496	2160496	2160496
68	117	7980	299	40	16215	0	0	0	16554	2329626	2329626	2329626
69	118	7980	299	40	17469	0	0	0	17809	2511365	2511365	2511365
70	119	7980	299	40	18818	0	0	0	19157	2706652	2706652	2706652
Total		558600							1205166			
71	120	7980	299	40	20266	0	0	0	20605	2916497	2916497	2916497
Total		566580							1225771			

During the early years of the policy, the Surrender Value includes an additional amount provided by the Enhanced Cash Value Rider. This additional amount is not guaranteed and is not payable if the policy is surrendered as part of a 1035 Exchange. Refer to your Policy for more information.

®Refer to **About the Interest Rates** section on page 16 for information about the interest rates used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. See the About PruLife® Index Advantage UL Section for additional information.

See the Comparative Values Report on page 13 for an illustration of guarantees.

Results labeled as non-guaranteed are not guaranteed. They are based on assumptions that are not likely to continue unchanged in future years and are subject to change by the insurer. Actual results may be higher or lower.

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**Additional
Assumptions
Used to
Prepare This
Illustration**

As you review the illustration, it is important to keep in mind that:

- Actual policy transactions, interest credited rates and charges deducted over time may be different from those shown here, and will determine the actual value of the policy.
- The illustrated values are based on assumptions about the insured and the policy. Any facts that differ from these assumptions will affect these values.
- Backdating a policy or the timing of a 1035 Exchange amount being transferred to this policy will affect the No-Lapse Guarantee.
- Even though this illustration may include assumptions about loans, withdrawals, a change in death benefit type or a change in Basic Insurance Amount, these transactions will not occur unless you request them.
- This is an illustration and not a contract. If there is a discrepancy between this illustration and the policy, the policy shall be considered correct.
- Any application for insurance will be subject to underwriting. The underwriting review process will determine the underwriting category, any rating and extras, and the maximum amount of coverage that will be issued. This illustration does not constitute an offer of insurance coverage.
- Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For complete details, see your sales professional.

Assumptions About Policyowner and Insured:

Policyowner	Valued Client
Policyowner Income Tax Rate	34 percent
Insured	Valued Client, Male, Age 50
Insured Underwriting Class	Preferred Best

Assumptions About the Policy:

For Use in	Arkansas
Premium Payment	Will be made annually.
Loans	Are not shown in this illustration.
Withdrawals	Are not shown in this illustration.
Enhanced Cash Value Rider	Is included in the illustration. See the Important Information Regarding the Enhanced Cash Value Rider on page 5 in the About PruLife® Index Advantage UL section of this illustration.

Note to Representative: The Company has used the fully allocated expense method in this illustration.

Additional Information

Modified Endowment Contract (MEC)

The Internal Revenue Code limits the amount of money that can be paid in life insurance premiums and still receive favorable income tax treatment with respect to policy distributions (i.e., loans, withdrawals, pledges and assignments). If premiums exceed the limit, the policy is classified as a modified endowment contract (MEC). A policy may also become a MEC if, at any time during the life of the policy:

- the death benefit is decreased or
- riders or benefits are removed, added, decreased or increased

Distributions from a MEC are taxed less favorably than distributions from a policy that is not a MEC. If a policy is a MEC, any distribution will be taxed on an income-first basis. This means that any amount distributed will be considered taxable earnings to the extent there is a gain in the policy. The gain in the policy is equal to the amount by which the Contract Fund exceeds the Cost Basis of the policy. In general, Cost Basis equals premiums paid minus previous distributions (but not loans or assignments treated as distributions in the case of a MEC) plus prior reported taxable gain.

If a policy becomes a MEC, any distribution made in the two years prior to the policy becoming a MEC is taxable on an income-first basis in the current year.

A distribution from a MEC may also be subject to a 10 percent penalty tax if made before the owner reaches age 59 ½. If a corporation or trust owns the policy, the penalty tax applies for any year in which a distribution is made.

Although a policy may be a MEC, it does not lose the benefit of income tax deferral for policy values which are not distributed, and does not lose the benefit of a generally income tax free death benefit upon the death of the insured.

As illustrated, the Annual Seven Pay Premium at issue is \$56,290.00. You may not be able to pay this amount if your definition of life insurance is Guideline Premium Test and the Death Benefit Type is A. The Annual Seven Pay Limit is the maximum amount of money you can pay in each of the first seven years (assuming no policy changes), without the policy becoming a MEC.

As illustrated with non-guaranteed results based on the Illustrated Index Rate of 8.25% and BIA Rate of 5.35% and current charges, the policy will not become a MEC.

We have presented this information based on our understanding of tax law. You may wish to consult with your tax adviser if you have any tax questions since neither we nor our representatives can provide tax advice.

Income Tax Information

The tax information and assumptions in this illustration are not intended to provide legal or tax advice. Some calculations may vary significantly depending upon the income tax rate assumptions used. We make no representations that the income tax rate assumptions used here are appropriate for your situation. You and your tax adviser are responsible for selecting the tax assumptions that are appropriate. You may request additional illustrations based on other income tax rate assumptions.

Unless otherwise indicated, this illustration only addresses income tax consequences, and does not

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address any other possible tax consequences, such as estate taxation of life insurance or investments. This illustration assumes the policy is owned by Valued Client. If actual ownership is different, the tax consequences may also be different.

Withdrawals from the policy may be taxable to the extent they exceed the Cost Basis, and in limited cases, upon a distribution associated with a reduction in benefits during the first 15 policy years. If the policy is not a MEC and you take no loans and withdrawals, there are no income tax consequences associated with ownership of the policy.

If the policy is transferred, exchanged, or Lapses (whether illustrated or not), there may be income tax consequences that are not shown here. If there is an outstanding loan, the amount borrowed may become taxable to the extent that the policy's Net Cash Value, together with any outstanding loan amount, exceeds the policyowner's cost basis in the policy.

The illustration assumes that loan interest is not deductible for income tax purposes.

IRS Circular 230 Disclosure

Any information contained in this document cannot be used by any taxpayer for purposes of avoiding penalties that may be imposed by the Internal Revenue Code.

Policy Charges and Expenses

There are a number of charges and expenses to cover the cost of providing benefits such as:

- Deductions from premiums to cover administrative charges attributable to premiums and sales charges.
- Deductions to cover mortality and expense risk charges.
- Monthly deductions from the Contract Fund to cover policy administration and cost of insurance charges and, if necessary, charges for extra ratings and the cost of other riders.
- Administrative charges assessed when certain events occur such as a withdrawal or a decrease in the policy's Basic Insurance Amount.

Time Value of Money

This illustration does not take into consideration the time value of money. As a result, the illustration does not take into consideration that, because of interest, a dollar paid today is more valuable than a dollar paid in the future.

4% Interest Adjusted Cost Indices

Interest Adjusted Cost Indices are designed in such a way that the average insurance buyer can make valid comparisons of life insurance policy costs among similar policies which may have significantly different premium payments and cash values. The more similar policies are in kind, length of payment, face amount, and issue age, the more reliable cost index comparisons will be.

Lower index numbers are preferable to high index numbers and in general, indicate a better life insurance value. The Interest Adjusted Cost Indices are calculated for the basic policy plus Enhanced Cash Value Rider and do not include other riders, or supplemental benefits that may be part of this life insurance illustration and may be important considerations in the life insurance buying decision. These Indices are only one method by which costs might be measured. The indices per \$1000 of life insurance face amount, assuming 4% interest, are listed below.

	SURRENDER COST COMPARISON INDEX		NET PAYMENT COST COMPARISON INDEX	
	10 Year	20 Year	10 Year	20 Year
Guaranteed Basis	7.97	7.97	7.97	7.97
Non-Guaranteed Basis	3.30	1.95	7.97	7.97

Form Number(s)	For use in:	Arkansas
	PruLife® Index Advantage UL	IUL-2011
	Enhanced Cash Value Rider	PLI 496-2011
	MyNeeds Benefit Rider	PLI 526-2010
	Overloan Protection Rider	PLI 518-2008
	Living Needs Benefit Rider	ORD 87241-90-P

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* Prudential Representative, your financial professional, may be an agent operating under his or her own firm, an independent broker or a financial professional with a Prudential Financial company. Non-Prudential financial representatives are authorized to sell and service certain insurance products of Prudential Financial companies in addition to products of companies not affiliated with Prudential Financial. The firms of non-Prudential financial representatives are not affiliated with Prudential Financial.

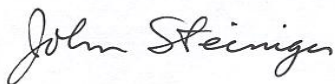
Illustration Version Information The following provides the specific system version information used to create this illustration: *(This information can provide an accurate record of the exact system components used to produce this illustration.)*

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PRUBASIC.INTSEN: <2012.03.0015>	PRUBASIC.INTSENANDCLASSIC: <2012.03.0015>
PRUOEIR.OCX: <2012.03.15>	INSENR.DLL: <2012.03.15>
ISP Life Passkey Version 42.00	DOTUTZVLYUKVKZGFGZFSVRAWXUYSSS
Operating System: Windows XP	RATE BASIS: Original (201)
CTP:10230 ST:7980 LMT:10230 LFT:0	
GSP:302621.31 GLP:24084.88 7PP:56290	

Contract Summary Disclosure Certification
Pruco Life Insurance Company
Policy Form IUL-2011
June 1, 2012

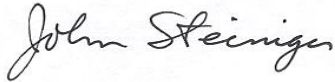
I, John Steiniger, am a duly authorized officer of Pruco Life Insurance Company, and do hereby certify that, to the best of my knowledge and belief, the contract summary disclosure that is included in the illustration has been reviewed and it is in no way deceptive, confusing or misleading and that it is in compliance with the following external-indexed contract guidelines:

- 1) Simplified explanations of the key elements of the contract are described in the illustration.
- 2) The About the Interest Rates page in the illustration shows examples of calculating the Index Interest Rate using five historical years of underlying index values, and are clearly labeled as such. The same page also states that the illustrated interest rate is based on a historical average of the index, and "this historical average is not intended as an indication of future performance and is not guaranteed."
- 3) The illustration describes any limitations on payment of premium or allocation of values. The illustration limits premiums based on the Guideline Premium Test, if that definition of life insurance is chosen.
- 4) The surrender charges are not broken out as specific numbers, but the contract fund and cash value are both shown, and the difference between them is the surrender charge. The definitions of Contract Fund and Cash Value clearly explain that the cash value reflects any surrender charge.
- 5) The illustration describes any limitation or restrictions on transfers. There is no charge for transfers. The illustration explains that, "No Index Interest will be credited on amounts removed, deducted, or withdrawn from an Index Segment prior to the end of the Index Segment Duration."
- 6) The illustration states that this is a universal life insurance product. In the glossary definition of Index Segment, it also states in bold, "...the policy does not participate directly in the equity market." The illustration is also being revised to explicitly state that this is not a variable contract.

A handwritten signature in cursive script that reads "John Steiniger". The signature is written in dark ink on a light-colored background.

Agent Education Certification
Pruco Life Insurance Company
Policy Form IUL-2011
June 1, 2012

I, John Steiniger, am a duly authorized officer of Pruco Life Insurance Company, and do hereby certify that, to the best of my knowledge and belief, the policy will not be solicited by any person who is not trained and qualified.

A handwritten signature in black ink that reads "John Steiniger". The signature is written in a cursive style with a large initial "J" and "S".

Memorandum of Variable Material

Pruco Life Insurance Company
IUL-2011 Individual Universal Life Policy with Indexed Feature
VL 100 B-2011 Individual Universal Life Rider
PLI 496-2011 Individual Universal Life Rider
February 15, 2012

1	Insured's Information	The insured's information in the specimen policy is for John Doe, male. The Issue Age for the specimen policy is 35. The minimum Issue Age for this policy is 0 and the maximum Issue Age is 85.
2	Rating Class	The Rating Class for the specimen policy is Nonsmoker. The Rating Class is determined in our underwriting for each policy. The other current rating class names include Preferred Best, Preferred Non-Tobacco, Nonsmoker Plus, Preferred Smoker, or Smoker.
3	Basic Contract Information (policy number and contract date)	The Policy Number will be uniquely assigned and vary for all contracts issued. The Contract Date can vary for each contract issued.
4	Processing Date	The Processing Date can also vary for each contract issued, and would be updated for any policy data pages printed in post-issue processing.
5	Basic Contract Information (beneficiary)	The Beneficiary in the specimen policy is Mary Doe, wife. The beneficiary name and class will vary based on the beneficiary selected by the owner. We use sequentially numbered classes to show priority for multiple beneficiaries. Class 1 is for the primary beneficiary and Class 2 is for the secondary/contingent beneficiary. If requested by the policy owner, Class 3 would be used for the tertiary beneficiary, followed by Class 4 and higher if needed for other beneficiary designations.
6	Type of Death Benefit	The Type of Death Benefit for the specimen policy is Type A. The Type of Death Benefit could vary if the policyowner selects Type B. The Type of Death Benefit will be selected by the policyowner as indicated on the application for life insurance.
7	Life Insurance on the Insured	The Basic Insurance Amount for the specimen policy is \$100,000. This amount can vary based on the amount selected by the owner and subject to the minimum Basic Insurance Amount as described under Contract Limitations. The maximum Basic Insurance Amount can vary based on the Company retention limit and any reinsurance.
8	Other Benefit(s) on the Insured/Insurance on All Other Insureds	<p>These sections will be printed in the policy data pages to show any optional benefit on the life of the insured or other insured(s) as requested by the policy owner in the application for life insurance.</p> <p>If requested by the policy owner, the Rider for Payment of Invested Premium Amount Benefit Upon Insured's Total Disability will be attached to the policy and the rider form will be shown in the policy data pages under Other Benefit(s) on the Insured.</p> <p>If requested by the policy owner, the Rider for Payment of Invested Premium Amount Benefit Upon Insured's Total Disability Rider to Provide Additional Amount Upon Surrender will be attached to the policy and the rider form will be shown in the policy data pages under Other Benefit(s) on the Insured.</p> <p>These sections will also include other optional benefit riders on the life of the insured or other insured(s) that are requested by the policy owner.</p>
9	Minimum Initial Premium	The minimum initial premium due on the Contract Date for the specimen policy is \$62.82. This amount can vary based on the insured's age, sex and rating class, and the Basic Insurance Amount and the inclusion of any optional rider benefits.

Memorandum of Variable Material

10	Contract Limitations	<p>The minimum Basic Insurance Amount for this policy is \$100,000 and can vary as shown in the following chart:</p> <table><tr><th>Basic Insurance Amount</th><th>Minimum</th></tr><tr><td>Issue Ages 0-80</td><td>\$100,000</td></tr><tr><td>Issue Ages 81-85</td><td>\$200,000</td></tr><tr><td>With Rider to Provide Additional Amount Upon Surrender</td><td>\$250,000</td></tr></table>	Basic Insurance Amount	Minimum	Issue Ages 0-80	\$100,000	Issue Ages 81-85	\$200,000	With Rider to Provide Additional Amount Upon Surrender	\$250,000
Basic Insurance Amount	Minimum									
Issue Ages 0-80	\$100,000									
Issue Ages 81-85	\$200,000									
With Rider to Provide Additional Amount Upon Surrender	\$250,000									
11	Adjustments to the Contract Fund	<p>For the specimen policy, the monthly charge for administrative expenses is up to \$0.13 per \$1,000 of the Basic Insurance Amount plus \$20.00. For other policies, the monthly charge for administrative expenses can vary based on the insured’s sex, issue age and rating class, and the Basic Insurance Amount.</p> <p>Charges for any optional requested rider benefits will also be shown in the policy data pages under Adjustments to the Contract Fund.</p> <p>The maximum monthly charge for the disability benefit rider will be shown in this section if requested by the policy owner. As defined in the rider, the charge for the disability benefit rider will be payable to age 60. The charge is not deducted during periods of disability. The monthly charge for the rider is expressed as a percentage of the monthly benefit; the percentage varies by sex, rating class and issue age.</p> <p>The charge for the Rider to Provide Additional Amount Upon Surrender will also be shown in this section if requested by the policy owner. There is a single charge for the rider that is due on the contract date.</p> <p>This section will also include any charges for other requested rider benefits on the life of the insured or other insured(s) that are requested by the policy owner.</p>								
12	Schedule of Maximum Surrender Charges	<p>The Schedule of Maximum Surrender Charges for the specimen policy is for a male age 35 Nonsmoker rating class for a Basic Insurance Amount of \$100,000. For other policies, the Schedule of Maximum Surrender Charges can vary based on the insured’s sex, issue age and rating class, and the Basic Insurance Amount.</p>								
13	Initial Allocation of Transfers from the Basic Interest Account	<p>The Initial Allocation of Transfers from the Basic Interest Account section will show the requested percent allocation between the Basic Interest Account and the available indexed account(s) as indicated by the policy owner in the Indexed Universal Life Insurance Supplement.</p>								
14	Table of No-Lapse Guarantee Values	<p>The Table of No-Lapse Guarantee Values for the specimen policy is for a male, age 35, Nonsmoker for a Basic Insurance Amount of \$100,000. For other policies, this can vary based on the insured’s sex, issue age, rating class, and Basic Insurance Amount.</p> <p>The No-Lapse Guarantee period for the policy is 30 years and can vary based on issue age to be the lesser of 30 years or age 80, but at least 10 years.</p>								
15	Table of Maximum Monthly Insurance Rates per \$1,000 of Net Amount at Risk	<p>The Table of Maximum Monthly Insurance Rates for the specimen policy is for a male age 35 Nonsmoker rating class. For other policies, the Table of Maximum Monthly Insurance Rates can vary based on the insured’s sex, issue age and rating class.</p>								
16	Table of Attained Age Factors	<p>The Table of Attained Age Factors for the specimen policy is for a male age 35 Nonsmoker rating class and using the cash value accumulation test for the definition of life insurance. For other policies, the Table of Attained Age Factors can vary based on the insured’s sex, attained age and rating class and whether the policy uses the cash value accumulation test or guideline premium test for the definition of life insurance.</p>								
17	Rider VL 100 B-2011 Schedule of Disability Benefits	<p>The Schedule of Disability Benefits is shown in the rider data pages. The benefit is available at issue ages 0 through 59 and changes at attained age 60 or at other times if there are changes to the policy and it ceases at attained age 121. As described in the rider, the monthly benefit is the greater of the monthly charges and the stipulated amount.</p>								